

Selling Mrs. Consumer

by
Mrs. Christine
Frederick







723

Yours for "Mrs. Consume"
The Author
Christina Frederick

New York
June 1932.



"Glorifying the American Housewife"

By Neysa McMein

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Selling *Mrs. Consumer*

by Mrs. Christine Frederick

Founder and Director Applecroft Home Experiment Station, Greenlawn, Long Island; counsellor to manufacturers on marketing home goods; author of "The New Housekeeping" (now translated into six foreign languages); "Efficient Housekeeping" (text book used in hundreds of home economics study courses); ex-consulting household editor Ladies' Home Journal and ex-household editor of various large women's magazines; newspaper syndicate writer on home economics to millions of newspaper readers each week. Lecturer in America and abroad on Chautauqua circuits, at advertising conventions, and clubs, Chambers of Commerce, retail institutes and sales conventions on home economics; founder of first advertising women's organization; first to apply the principles of scientific management to home; first woman consumer to address Congressional hearings on distribution and home buying problems.



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"Happy are the people whose annals are blank in history books."—*Carlyle*.

"The silence of the people is a lesson for Kings."—*Abbé de Beauvais at the funeral of Louis XV.*

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To
HERBERT HOOVER

BOOK ONE



I

The Growing Recognition of Need for Consumer Study

I have never been able to escape, as a *home* economist, a considerable need for understanding *business* economics. The moment a consumer becomes conscious of himself or herself as a consumer, that moment is born the necessity of understanding the closely inter-twined relationship of *consumer-distributor-producer*. The greater the intelligence of any one of this trinity, the more certain is it that each will comprehend their close relationship, and plan action that is more unified. Just as the capital-labor relationship in America has been vastly improved by recognition of unity, so will the consumer-distributor-producer relationship improve by mutual study.

Speaking now not as an individual but as spokesman for Mrs. Consumer (who has immemorially kept as silent as a sphinx), I make bold to say that by far the least understood of this trio, and by far the most important to understand, is Mrs. Consumer, the American woman in whose hands is concentrated so enormous a purchasing power. In saying this I am not vaunting Mrs. Consumer's vanity, since she is very largely unconscious of herself in the abstract role of consumer.

I am voicing only the compelling facts of our industrial situation today, as attested by many of our ablest business men and economists. I do not believe I am speaking alone when I say that we are now coming to a great crossroads or turning point in progress. We can go on, mechanistically, and multiply machinery and corporations and technical skill to some end or other that does not seem clear, in a narrow search for profit; or we can advance along the lines of our new vision of increased consumption and consumer welfare as the guiding touchstone of our work, and realize what seems the new promise of great human advance.

There are plenty of signs that the first policy is dangerous and unsound; but that the second is a matchless contribution which America can hope to make to greatness in civilization—the spread of wealth in the form of goods for consumption to all classes, to a degree never known before, and on a principle which is a complete overturn of old hard-and-fast economic principles.

How are the vast and wonderful factories of America to keep their wheels moving? Something like 40% of our total factory production capacity is unable to find consumers, I am told on reliable authority. Nor is the situation confined to the factory; it is precisely the same on the farm and in all fields of production for consumption. The Government is advising growers to cut down their plantings and harvestings to fit consumption. Even the government-controlled growing of rubber, coffee, sugar, etc., have not sufficed to prevent the bonds from straining and breaking and prices falling because of overproduction; all because of the consumer's failure to consume more.

Always the trail, however winding, leads to the consumer and consumer psychology. A hundred thousand anxious business eyes are upon Mrs. Consumer, and the number of these eyes increases every time that a business man or a farmer becomes intelligent enough to really understand the machinery of production and distribution. The least understood thing in the entire chain of economics today is consumption and consumers. "Consumptionism" is the name given to the new

doctrine; and it is admitted today to be the greatest idea that America has to give to the world; the idea that workmen and the masses be looked upon not simply as workers or producers, but as *consumers*. Pay them more, sell them more, prosper more is the equation. It is with the hope that a lifetime of work, study and experience in just these matters may make an interesting mutual common ground, that I have written this book.

Business Men Realizing the Need of Consumer Study.—

Fortunately the business world has awakened in the last few years as never before to the need for just such closer study of the consumer. Even Hoover's program of simplified practices, which has already saved America \$500,000,000 a year, is now declared officially to be dependent for further success largely on consumers. Certainly Mrs. Consumer must necessarily have an important part to play when tinware, galvanized and japanned ware is cut down from 1,154 to 873 varieties; China plumbing fixtures from 441 to 58; roll tissue sizes from 13 to 3; salt packages from 35 to 9; and sterling silverware from 190 to 61 patterns. Mrs. Consumer can kick the whole program out of the kitchen window (as I fear she has done already on women's shoe varieties) if she decides that in some lines she wants more rather than less variety. Mrs. Consumer always should be represented in conferences as important as these which deal with the things which are her vital daily life; when she isn't consulted, she takes her unconscious revenge by her usual deadly weapon, failure to buy.

For greater efficiency in production and distribution she positively *must* be consulted. Loss and bankruptcy may be the cost of failure to do it. This is the new knowledge which business men have, and in consequence great changes are taking place in manufacturing and marketing procedure; through the use of consumer research. The producer and distributor cannot any longer impose their will upon consumers, for they are no longer docile as sheep. The consumer is partaking of the spirit of the times. Mrs. Consumer of today is the sophisticated flapper of yesterday, who—quite literally —“knows her groceries.” As a speaker at a southern manu-

facturers' sales conference in 1928 said, "we face a consumer remarkably sophisticated, with a buying power greater than ever before." Another speaker, a vice president of the Metropolitan Life Insurance Company, stressed the vast modern importance of "understanding how, when and where customers buy, and general consumer buying habits."

The new point of view is also struck by Secretary of Labor James J. Davis: "Prosperity is not the product of the classes, but of the masses." Dr. Paul H. Nystrom, Professor of Marketing at Columbia University says, "retail stores need to develop a new technique of predetermining consumer demand," and of course this applies also to other distributors and to manufacturers. Even the food brokers, usually merely technical cogs in the machinery, have been touched with the realization of the situation. Speaking at the convention of the National Canners Association one of them said in January, 1929, "we all lose sight of the fundamental principle, namely Mrs. John Doe who is the actual consumer and buyer of our products. We must admit that we go about our daily tasks without thought of her, yet it is she who has caused the expansion in canned food consumption and is responsible for increased production and dividends, also for packers who 'pass out of the picture' and fail. It behooves us to consider the consumer far more thoroughly."

1. **The Consumer in Control.**—It has always been charged, in past years, that automobiles were *bought*, not sold, and few have been able to deny it. A different day is here. As Merryle Stanley Rukeyser, financial writer says: "The consumer now sits in the driver's seat, and auto manufacturers are busy seeking to predict her fancies, rather than trying to dictate as of yore." Henry Ford, making a wry face, since he was one of the most arbitrary of dictators in the past, said to newspapermen some time ago, "we are no longer in the automobile, but in the millinery business." This was Henry's grudging way of paying a tribute to Mrs. Consumer, who was, I think, chiefly responsible for the rise of Chrysler and General Motors at the expense of Ford's model T, because while Ford arrogantly said "you can have any color so long as

it is black," Chrysler and General Motors supplied color and feminine luxury and comfort until Mrs. Consumer disdained to step into a Ford Model T. Even the mighty Ford was brought to his knees by Mrs. Consumer's power, for everybody but Ford realized that cars are bought nowadays to fit woman's and family needs.

As experts have recently pointed out, the consumer, especially Mrs. Consumer, no longer dresses by the dictates of style-makers. Whereas ten years ago it was common to see in news items that certain clothing associations or designers had met and decided to add an inch to lengths or issued an edict to change this or that design, today such autocracy is not even attempted, but statistical counts are made daily of the trend of consumers' preferences. Mrs. Consumer's choices set styles.

Little wonder that J. Sherwood Smith of Calkins & Holden in an address on "The Economic Forces that Influence Consumer Demand" at the National Retail Dry Goods Association convention, said: "Today we find that our consumer is not a searcher but a chooser." Mr. Smith also said, "Consumer demand is not something which already exists, but something that the producers and distributors are able to create in the minds of the consuming public." This statement should be amended, I believe, to mean that consumers have themselves a creative part to play in shaping consumer demand, and are not merely the keyboard on which a tune is played by producer and distributor. Consumer demand is something that is the result of the meeting of minds of all three parties in the trinity. When Mrs. Consumer goes to shop or when she reads advertising, something happens to her to change her ideas somewhat, it is true; but when the producer and distributor contact with Mrs. Consumer something also happens, or will happen if they are alive enough to their own interests to seek a closer adjustment to demand and demand possibilities. Too often the distributor or producer is *not* alive enough, but is imbued, as Ford was with the idea that he could make the consumer want what he has to sell, whether or not it was fitted to the consumer. And then he is humbled by the consumer, as Ford was.

We have had far too much of the super-selling psychology in America which believes that if you are only aggressive enough and optimistic enough you can swing Mrs. Consumer around to your way. When such a thing is accomplished it is all too easy to say that advertising or super-salesmanship or great business genius did it; whereas the fact is that Mrs. Consumer's selective thought processes had far more to do with it than any other single factor. She decided that bath tubs and breakfast foods and other modern things were good; not alone because she was asked vigorously to decide, but equally as much because they fitted in with the trend and logic of her thinking about family hygiene and diet. Things were ripe for them—but for other things there was no place, or little place, no matter how much advertising or selling effort.

2. Failure and Loss Due to Ignorance of Consumer.—It is this Babbitt-like supreme self-confidence and optimism which is causing many business mistakes; and that is why the abler men of business are noting that there must be far closer working knowledge of Mrs. Consumer. I should like to make this perhaps surprising statement: I believe that a larger percentage of consumers have paid close, intelligent attention *to the seller*, than vice versa, the percentage of manufacturers who have paid close, intelligent attention *to the consumer*. There would not, I feel sure, be 43% of American manufacturing corporations showing a deficit instead of a profit, if the consumer was more carefully studied. Consumers have prospered, by comparison, more than producers or distributors, largely, I believe, because the American consumer has been on the whole more alert to new ideas than producer or distributor. Certainly the American consumer has a remarkable record of open-minded and open-handed patronage of new goods; ready response to beneficial ideas, and willingness to be taught a new technique. If the American consumer is "sitting in the driver's seat" it is because in my opinion he or she belongs there on merit, and she must be consulted on merit if we are to progress still faster.

That I am not alone in this view is attested by an editorial

in the New York *Journal of Commerce*, April 5th, 1929, as follows, entitled "The Consumer Takes a Hand."

"A forward step has been taken in the vexed problem of distribution in the calling of the conference at the American Standards Association headquarters to discuss quality standards for bed blankets. Despite the fact that all production is aimed ultimately at the consumer, he is seldom heard from in any articulate fashion except when his money is handed across the counter. The very large proportion of consumer buying originating with the housewife has remained particularly uninformed except for what could be gained through commercial advertising and through inspection in the retail shop."

Guy C. Smith, advertising manager, Libby, McNeill & Libby, speaking at a conference, said that *of all unknown factors in marketing, lack of detailed knowledge of the consumer is most serious*. "It weakens personal sales work, it accounts for much of what is known as 'forced selling,' it permits us to put too much sales effort in one territory and too little in another, it allows us to direct our advertising through the wrong media, it leads us to make the wrong advertising appeal, it even results in our producing the wrong goods or distributing the right goods in the wrong way. ✓

"The public has become more acutely conscious of its buying problems probably because there are more things to buy. For this reason it requires more discrimination in spending the family income. It is not merely discrimination between different brands of the same products, but discrimination between goods which satisfy entirely different wants. The better the manufacturer or distributor understands this buying problem of the consumer, the more intelligently can he direct his business to more efficiently take care of the consumer's needs."

As Dr. Hollis Godfrey, president of the Engineering Economics Foundation says, "the buyers or consumer's market in which business is now operating, is a permanent fixture, for the problem confronting business is plainly one of consumption, not production." He makes the further illuminating statement that, "although there are a vast number of business books in the Harvard and other university libraries, less than 1%,

written since 1910, deal with the processes of developing consumption."

Study of the consumer is one of the most certified techniques in American business. With our modern lingo about research we forget that three of our greatest American business men of the past got their great start as a result of consumer study. There was John Jacob Astor. Having made some money in real estate by studying which way people were moving, Astor one day found on his hands, because of a foreclosed mortgage, a millinery store. It had failed to sell hats, so Astor sat himself on a park bench near the store and watched women as they passed by. When he saw a woman who was obviously proud of her hat he took notes about it and at once went back to the store to have one made like it and put in the window. Then he sat on the park bench again until he spotted another successful hat. He would not have a hat in the store window that he had not proved that some woman liked. The store quickly turned from a liability into an asset.

Then there was A. T. Stewart, the great New York merchant. He began life on \$1.50, and lost 87½ cents on his first business venture buying goods to sell which people didn't want to buy. Seeing that his loss was due to lack of consumer inquiry he made a promise to himself, "I will never lose any more money that way." He went around New York from door to door—for all the world like the modern-day consumer research investigator—to find out what people did want to buy. He invested the 62½ cents he had left in this "wanted" merchandise—and everybody knows what followed. He was worth forty millions when he sold out to John Wanamaker.

Frank Woolworth, founder of the world-famous five and ten cent store, went through the same experience; failing when he tried to sell unwanted merchandise, and then succeeding after he had learned to gauge the public. Today Woolworth's will not sell any article for which there is not an obvious and *proved* demand; it never imposes any merchandise arbitrarily on the public, without test and research. This was why Woolworth's stores succeeded in Germany after others had tried the idea and failed.



II

The Facts Regarding Mrs. Consumer's Buying Power

To begin with, it is very important to realize to the full the special position of women in the United States as contrasted with the rest of the world. Woman has never before attained, in any country, the psychological position that she enjoys in America. This status is so astounding to visitors from other countries that they often feel a sharp shock of surprise and revulsion; while even some of our young satiric novelists, like Sinclair Lewis and Louis Bromfield, who spend enough time in Europe to note the contrasts, are convinced that American women autocratically "rule the roost," and that American men exist and labor largely to pour more spending money into their wives' laps. Count Keyserling of Germany was convinced after his visit here, that woman in America represented a new kind of aristocracy, "queening it" in quite high-handed fashion, and living in luxury and leisure upon the labors of man,—the commoner. He sensed an unconscious belief among American women that these were her inalienable rights, and that she regarded her position and privileges somewhat as the aristocracy in Europe regards their own special prerogatives.

This is satire of course, but not wholly unjustified satire; for any fair-minded American woman who has traveled must agree that she enjoys great economic advantages and is held in very high chivalrous regard by American men; a condition stemming back to the pioneer days of America when women were scarce and highly valued. She has the widest freedom to enter business even after marriage, and as a wife and mother she is deemed a partner in the family enterprise. Marriage being based on "romance" in America, it is inevitable that women are highly regarded, and that this high regard be extended to financial considerations.

3. The High Status of American Women in Family Spending.—The American male himself often testifies that he labors in order that his wife and children should enjoy luxury and comfort. He seems to enjoy himself most *at earning*, while content to leave the pleasure of spending to his women. It has therefore become a male American tradition that the wife is the purchasing agent of the family, and on lower income levels men actually turn over intact, their pay envelopes to their wives. Such a condition puts buying power into women's hands on a tremendously broad scale,—so broad indeed that in a research made by Dr. H. L. Hollingworth of Columbia University, the only item that men bought entirely by themselves, without consultation with women, was their own collars! The purchase of not another article of apparel was free from the coöperating purchasing influence of women; and now that men are wearing shirts with attached collars so extensively, even that little island of isolation is being taken from man!

Every article of family use, even those beginning with exclusively male interest, like automobiles and radio, have slowly come into woman's purchasing fold, and their design, distribution, sales and advertising vitally affected by the fact of woman's purchasing standards. Since all but a mere small fraction of income goes for family purposes, it is of course inevitable that woman should dominate family expenditure. The percentage of this domination is a matter of dispute, but the minimum that students of the subject name is 80%.

I am not able to agree with this, and I place it at 90% if we include, as I think we must, woman's increasing voice in investments, savings and the general types of expenditure. The reasonableness of this high percentage is further demonstrated in the chapter on women's wealth and property in the U. S., a wealth which is astounding our bankers. 90%

Surely such a staggering percentage of spending power as 80% or 90% in the hands of woman is something of the deepest importance to analyze. It is apparent that women have developed a very special faculty and ability for spending; a fact which any seller will readily grant when he recalls the great differences between men and women as buyers. I was in a photographic material store not long ago and man and wife were at the counter looking at a home motion picture projector. The clerk and the husband were getting along famously talking of how the machine worked and what interesting things it would project right in the home parlor. They were coming close to a sale, when the wife began to ask questions, practical to-the-point questions that snapped out like fire-crackers. "How much do the films cost to rent? . . . What! We must buy a \$50 book of tickets! And one feature film costs as much as \$10? And how long can we keep the films? Only one day and pay extra if kept longer? Heavens! Absurd! And we pay express both ways? John, we don't want it. Don't you see what we'd be letting ourselves in for? Come along—we can't afford it!" And John went "along," while the clerk looked daggers after the wife. He would have made a sale to the husband, who was like a boy fascinated with a new mechanical toy; but Mrs. Consumer had other fish to fry with the family dollars—and who is there among the male sex to fully appreciate how right Mrs. Consumer probably was? She and she alone probably carried in her mind the practical relativity of values of their family income; only she knew the dividing line between what was sound expenditure and unwise expense. She probably was planning to buy an electric refrigerator or a new rug or foresaw mentally the tuition bills that would soon come due for Mary and Philip at college. ✓

4. The Explanation of Mrs. Consumer's Buying Power.—

Out of this psychology rises Mrs. Consumer's great buying power and the American man's content that she exercise it. Her mind is daily busy weighing these merchandise buying considerations, whereas the American man is thinking in terms of ideas and achievements and more earning, and is frankly a rather easy mark as a buyer, and admits it. Who that knows selling has not seen a man in a haberdashery? "Wrap me up a dress shirt, size 15½" he will say; or "Give me that tie." No inquiry about price or quality—just swift and snappy decisions. The European man is not like that, of course—neither are more sophisticated or off-standard American men; but in general the American man, however remarkable an *industrial* purchasing agent he may be, is not especially competent at personal or family purchasing. It is he, not his wife, who patronizes the fake oil stock salesmen, who falls for the sets of books he will never read, who gambles in Wall Street and loses like other lambs, and who buys cat-and-dog stocks and various other useless appendages which sap the family patrimony. Some American men are exceptions of course, but we are speaking of the American man *en masse*. These men secretly realize what the situation is and permit their wives, with their more conservative point of view, to take the family financial reins out of their hands. Some of them have learned to do so only after some rather humiliating experiences, while plenty of others have not yet realized it, but will. True, there are husbands cursed with irresponsible, extravagant wives, but these by no means represent the average family on the comfortable or lower income ranges. In the case of the higher levels of income it is natural that the husband, whose business acumen is attested by his higher income, ranks above his wife as a caretaker of the family exchequer, but there are many exceptions even here. Any number of American men are brilliant money makers and yet very untrustworthy custodians of their earnings. They are safe if they have wives who can conserve these earnings, but if not they live on a very erratic economic plane.

Women are by nature conservers of values. It is their

oldest instinct next to mother love. For millions of years they have had to make sure that seeds were planted and harvested and that there was food and shelter and supplies, while man lived in his world of ideas and adventure and even disdained to cut up the animal he shot for food. Woman's economic, and even political and social dignity and status, *has always been high wherever she had an important share in the domestic arrangements.* The American Indian squaw has always fed and clothed and housed and taken care of the Indian and the family, and because of this enjoyed a greater degree of liberty and equality than even her civilized white sister did until recent years.

In drawing this picture of woman's status and buying power in America I do not mean to overvalue her or make her out a prodigy, but merely to get the facts in a true focus. Woman is of course powerful in buying largely because of her *secondary* position to man. She is not man's equal in earning and doing and building, therefore she gravitates toward the position of quartermaster rather than general in their mutual organization. She takes charge of supplies largely for the very reason that she can't lead the forces in the field. But then we have Napoleon's word for it that "armies move on their stomachs," and it is, alas, even more true that families move on their market baskets!

A civilization like ours—unlike that of the Roman or the Greek—*centers its genius upon improving the conditions of life.* It secures its thrills from inventing ways to live easier and more fully; means to bring foods from more ends of the earth and add to the variety served on the family table; methods to bring more news and entertainment to the family fireside; ways to reduce the labor and hardships of living; ways to have more beauty and graciousness in the domestic domicile; ways to satisfy more of the instincts of more of the family group.

Inevitably in such a civilization woman's influence grows increasingly larger, for woman is the logical center of peaceful living, the improvement of civilization and the gratification of instincts. Even man's "adventure" in a peaceful civili-

zation focuses logically upon increasing the value and variety and complexity of the home nucleus, so that he becomes, in the mass, no longer a warrior or an adventurer into far places, but an organizer and a fetch-and-carry man on a glorified scale, for the purposes of domesticity. As a writer recently facetiously put it:

"The Anglo-Saxon male tradition is slipping! Our civilization is lush soil for the feminine, but barren soil for the masculine characteristics of history and legend.

"We make much ado over our so-called modern industrial age, but what is it except kindly taking in women's washing and calling it a laundry—doing women's scullery work and calling it a food factory—taking in women's sewing and calling it a textile industry? So we busily mix dough, ply the needle and bustle about with soap and laundry machinery and call ourselves he-men!"

To this Mrs. Consumer can only reply that both men and women seem to be agreed upon what constitutes real civilization, especially since the World War so apparently finally warped and destroyed the last vestige of the male's romantic notion about war. Man has decided to glorify the fireside rather than the God Mars, and to graft upon himself some of the more humanitarian principles with which women have always been concerned. He will fight nature, not himself; make war upon disease, discomfort, ugliness, hunger, ignorance, poverty and misery rather than upon other men. He will live gorgeously and luxuriously, not upon goods taken from others in conquest, but upon goods which he himself manufactures and distributes. If this be feminine, then make the most of it! is woman's reply to the iconoclast. If it seems to some to lack the lift and glory of traditional war and conquest,—then we should admit that a new concept of glory which is neither male nor female but *human* is being substituted by the American man, in which the prize is the lifting of living standards in this country, as well as in the backward countries of all the world. Here is glory and adventure of a kind which woman can applaud! Adventure which is constructive, and in which women and the family can share

mightily. That it makes Mrs. Consumer the pivotal center of modern life is simply the logic of nature.

5. The Figures Showing Mrs. Consumer's Buying Power.
 —Having now presented the psychological picture of the basis for Mrs. Consumer's great buying power in America, I want to discuss some of its exact measurements and extent.

The 1928 pay envelope of the American people totaled approximately \$92,000,000,000. Of this, as admitted by the Director of the U. S. Bureau of Standards, \$52,000,000,000 is spent by women for food, clothing, shelter and other services. Taking this figure as representing the most conservative estimate of what women buy, we have *one billion dollars a week* passed out from the hands of Mrs. Consumer. This is 166 millions per business day, or almost about \$21,000,000 for each of eight hours per day. Twenty-one millions of dollars per hour, or \$350,000 per minute, or almost \$6,000 *per second* is the breath-taking speed with which Mrs. Consumer spends money in America. ✓

How this volume of spending is broken up into divisions is a calculation which cannot very trustworthily be made. But the larger portion of it may be accounted for in the analysis of retail expenditures, which according to Dr. Paul H. Nystrom, professor of marketing at Columbia University, reached a total of \$41,000,000 in 1928. The consumer's retail dollar was split up in the manner shown on the adjoining table of statistics. This is a most important and revealing table, for it discloses those "relativities" of purchase which woman the practical family purchasing agent must observe according to her budget. Naturally this does not represent a typical consumer's dollar, but the total retail dollar for the entire nation. 80% to 90% of this is purchased by women.

The Consumer's Retail Dollar

Food, including groceries, meat, fruits and vegetables, dairy products, etc., sold to consumers.....	\$.412 x
Clothing, including ready-made apparel and piece goods for men, women and children, underwear, hats, hosiery, shoes, rubbers, etc. ....	.225
Furniture .....	.030

House furnishings, including floor coverings, draperies, curtains, kitchen hardware, utensils, china, glass, etc. ....	.037
Automobiles, accessories, gasoline, tires, etc., for pleasure use only .....	.112
Tobacco products .....	.045 →
Beverages, soft drinks, etc. ....	.025
Pianos .....	.005
Radio and phonographs .....	.011
Jewelry, watches, clocks and silverware .....	.010
Electrical goods for households .....	.005
Perfumes, cosmetics, etc. ....	.013
Soaps, dentifrices .....	.007
Drugs, proprietary and patent medicines .....	.010
Books and magazines bought in retail stores .....	.002
Paints and varnishes .....	.005
Confectionery, chocolates, ice cream and chewing gum .....	.007
Agricultural implements .....	.007
Miscellaneous .....	.032
Total	<hr/> \$1.000

6. Baby and Children's Market.—It is estimated that in 1929 there will be approximately 2,500,000 babies born. The first year expenditures for the little newcomers will amount, in all probability, to about \$150.00 each, which makes a total of \$375,000,000 a year which American women spend every year for just the little one year-olds. The total baby bill is of course much greater than this; roughly about two billion dollars, when one counts in the little toddlers up to five years of age. The special catering to this purchasing power is to a certain degree neglected, and live druggists and drug manufacturers should bestir themselves. A few live druggists and department stores go so far as to hold a series of informal meetings for mothers, at which physicians, nurses, etc. speak on baby care. This is the kind of consumer contact I thoroughly believe in.

Each year 400,000 high school students graduate, 2,064,000 adolescents come of age, 1,250,000 couples marry, 2,000,000 families move into a new house, 2,000,000 farm folk move to the city, and 1,000,000 city folk move to the farm, and 1,400,000 people die. Thus does this world creak on, creating changes calling for new merchandising needs.



III

What the Average Mrs. Consumer is Like

"Average" individuals or families do not exist, of course. They are statistical abstractions. The "average" family has, for instance, 4.3 people in it, but I have never yet seen a three-tenths person!

Still, it is a necessity in selling to find common denominators and visualize a composite picture of the mass, or at least certain particular levels of the mass. For that reason I believe it is worthwhile to try here to visualize Mrs. Consumer in a more personal manner. It is extremely easy for a seller of goods to suffer from mirages about Mrs. Consumer. I have found innumerable advertising men and marketing executives who carry in their minds completely erroneous pictures of Mrs. Consumer in the mass. Unconsciously they tend to think of her (because they would *like* so to think of her) as a woman of their own class or nearly so. The executive higher up in business is guilty of the same thing, only more so! Neither make as a rule an accurate study of just what levels of Mrs. Consumer they must address, and what she is like on those levels. They are often as a matter of fact, somewhat romantic

in their point of view about Mrs. Consumer, their customer. They gild her and embroider her and doll her up for their own delectation. Editors of women's magazines, before the day of large circulations, did the same thing. One I knew always spoke a little feelingly of having visited in a small town in Ohio one day and suddenly seeing there a particular home and a particular woman with her children, attending her flower pots on the veranda. For years after this haunted him and fixed in his mind the one woman for whom he edited the magazine. She was an ideal, of course, and undoubtedly far too refined, well-to-do and exceptional to be the real Mrs. Consumer-reader for a magazine which hoped to have millions of circulation. He endowed her with an education, a personality and a sensitivity which she did not possess, and before the millions of circulation could be obtained another editor far more cynical and realistic in his understanding of the masses of Mrs. Consumers was necessary.

Men in the U. S. are well known to be over-idealistic and chivalrous in their ideas of women. The foreign man sees his womenkind far more cynically—doubtless too much so. But when you must sell to Mrs. Consumer it is just as well to have courage for the "low-down" about her. Newspaper publishers in the U. S. have increased their circulations with every move to cater to the American public as it really is. Pulitzer's *New York World* began, Hearst's *Journal* continued, and *The News* and the *Graphic* tabloids (it is to be hoped) completed and have even gone beyond the average level in the journey downward to the plane upon which the masses of the common people appear to live and throb. The seller of universal consumer goods is in no essentially different position; he must be able to speak on a par with the average Mrs. Consumer, and from her point of view, with full allowance for her position.

What, then, can be told about Mrs. Consumer? I have already elsewhere described her buying psychology. Here we should deal with her education, and literacy, vocabulary, social status, her physical characteristics, etc.

7. The Average Mrs. Consumer's Education, Literacy and Vocabulary.—I have many times raised a laugh as well as

astonishment in stating that Mrs. Average Consumer has a vocabulary of only about 1,200 words, but adding that though her stock of words may be small, she has a rapid turnover! There is of course no official way to determine how large the average woman's vocabulary is, but when one must calculate an average from 35 million women of all kinds and types, including negroes, poor whites and foreign-born women who cannot speak any English whatsoever, I really believe that the average woman's vocabulary would be only 1,200 words. The high school graduate has a vocabulary of about 13,000 words, but of course only a small fraction of women are high school graduates. On the levels from the comfortable upward, doubtless Mrs. Consumer has a vocabulary more nearly that of the average mechanic, which is 7,500 words; but this leaves other millions of women on the lower levels to be accounted for, at a much lower vocabulary.

As for literacy, we must not overlook the fact that the number of illiterate women in the U. S. is today close to 3,000,000. About 12% of foreign-born women are illiterate.

From college education, Mrs. Average Consumer is of course still further removed. There are only about 2,500,000 women in the country who are college graduates or have taken some college work. Mrs. Average Consumer's education consists approximately of a sixth grade school education. 95 or 96% of Mrs. Consumers know only what the grade schools taught them, and many have forgotten much of that! Mrs. Average Consumer does not know more, intellectually, than the present 14 year old adolescent, if as much.* She would not know how to define the word "philanthropy" or "courage," or describe the difference between "poverty" and "misery" (although she may be feeling it) or between "character" and "reputation" or "laziness" and "idleness," or between the words "revolution" and "evolution." She has a "memory span" for only seven digits. Since only 30% of American people brush their teeth, it cannot even be claimed that Mrs. Average Consumer brushes her teeth! Of course this does not

* This is based, on the authority of Dr. H. L. Hollingworth, of Columbia University, on the Stanford-Binet test.

apply to Mrs. Consumer of the Comfort Level and the levels above.

8. **General Character of Mrs. Consumer.**—In order to rescue Mrs. Consumer from the apparently low status given her by intellectual tests, we must remember that this low status is a characteristic of any average person in a great country like ours. It is, after all, far above the status of the women of any other large country. The thing to remember is that Mrs. Consumer's intelligence is of a *native* kind, rather than a mere school-rated kind, and that this native, instinctive, practical intelligence is most competent, shrewd and effective. *It comprehends much more than it understands in detail.* I know many college educated women who are still very hazy as to what the germ theory is, but you may be sure that in their daily family work they meticulously act upon the assumption that germs must be outwitted. The mounting sales of antiseptics and germicides surely prove this.

Mrs. Consumer habitually proceeds more along the lines of instinct than upon theory or reason, and accommodates herself more readily to practical realities. Man is more stubbornly theoretical. She is adept at matching one desire against another and evaluating her emotional and instinctive reactions. The logical-minded social worker who severely criticizes a woman of a very poor family when she "blows herself" to some cut glass for her sideboard is entirely forgetful of the fact that the cut glass bowl may make the woman's hard life bearable through the pleasure it gives her. Without it, she might "break" under the severe economic pressure. She knows life "in the round" better, perhaps, than the social worker.

On a higher plane many Mrs. Consumers do equally "illogical" or "unreasonable" things in their spending. Women understand such acts, but only a few men ever do. They often revive their spirits and youthfulness and their zest in life with such "foolish" purchases. One reason why so many women have failed to get a thrill out of scientific training in home economics or budget-keeping is because it is too strictly logical. It is mechanistic, and women have never felt much in common with mechanics. They live emotionally on a pulsating rhythm,

not on a flat plateau, such as is more characteristic of men. Their moods are of shifting hues, not of one set color. The emotional consideration is to them always the vital consideration.

Mrs. Consumer has changed very markedly in character from the last generation; that is now a truism. This change came about through a release from several cramping pressures of tradition, which have made her much less suppressed and less fretted with a sense of social, religious, political, sex and mental inferiority such as women of the last generation suffered from. The present generation of women are not bound much by religious controls, nor by the controls of social position and caste, nor by the feeling of being below men in political rights, mental ability or sex inhibition. It is quite amazing what sudden, far-reaching changes these represent. They very naturally alter every woman's outlook and thus alter her purchases and ideas of living. She is less sentimental, and more aggressive and sure of herself and her tastes. She is not afraid to be individual, and this reflects itself in desiring specialties and novelties and new patterns and colors. She knows precisely what she wants, even in color and line, far better than the older generation; and of course this is why all sellers are finding that consumers, not sellers, decide trends today.

There are undoubtedly four distinct age periods for women consumers, and I classify these as follows:

16 to 22: Narcissistic and Self-Gratification Period: In this period general family goods is more or less uninteresting, and appeals made to economy, logic, health and sometimes even sanitation are not very powerful. Personal adornment, pleasure, vanity, excitement, style,—these are the predominating appeals.

22 to 28: Romantic Home Building Period: This covers the period when young couples are thinking about or actually setting up new homes, and is a most important consumer period, for it marks the creation of the new generation of homes, often with distinctly individual ideas of change from the old generation. The new and radical are the most powerful appeals in this period.

28 to 38: Alert Home-making, Cooking and Housekeeping Period: This represents the apex of the modern consumer attitude; the period when women are most approachable and suggestible, alert and open-minded. They are still ratable, in America as *young* women, and they are still energetic, youthfully and fashionably dressed. Furthermore the appeals of logic, economy, health, sanitation, hygiene, labor saving and efficiency have their maximum opportunity in this period, while fashion, personal appearance, pleasure and up-to-dateness are also still appeals of great power.

38 onward: Parenthood and Relaxing Period: In this period luxury attains a higher place in consumption because of the gradual accumulations of wealth and earning power, and appeals to luxury and comfort, travel, new housebuilding, health, etc., bear good fruit. In sheer volume, this is the maximum period of consumption, but conservatism, habit and preference begin to rule out consumption of certain goods on which younger women will take a chance. It is doubtless with accurate knowledge of this that our women's magazines have in recent years taken very particular pains to emphasize quite pointedly that they edit for young women, for women under 35. New goods, new ways, new standards of living have not such a responsive appeal to women of this age.

9. Types and Classifications of Women Consumers.—Naturally an effort to classify women consumers is largely guesswork. A former president of the Illinois Federation of Women's Clubs made such a general classification some time ago, as follows:

- 20% of American wives are of the jazz or "can-opener type."
- 15% are of the nagging type.
- 20% are of the drudge type.
- 15% are of the "baby doll" type.
- 30% are of the home-maker or ideal type.

This, coming from a woman, indicating that 70% of American married women, or nearly 17,000,000 wives, are of a kind that is below an admirable standard, is certainly frank and a bit devastating. It leaves only about 7,200,000 wives in

the admirable class. But, of course, this classification was for controversial and critical purposes, and if so many women are of the nagging, drudge, jazz or baby doll type, doubtless their living status and their husbands have much to do with it.

More important for purposes of classification is the segregation of women into more practically useful types for the seller. This has been done for the guidance of textile and fashion goods sellers, but it is useful for any seller. Here they are:

<i>Youthful</i>	<i>Middle Aged</i>	<i>Matured</i>
The Flapper Type	The Vivacious Type	The Vivacious Type
The Boyish Type	The Conservative Type	The Matronly Type
The Demure Type	The Dignified Type	The Conservative Type
The Vivacious Type	The Feminine Type	The Feminine Type
The Conservative Type	The Sophisticated Type	The Uninteresting Type
The Statuesque Type	The Uninteresting Type	
The Feminine Type		
The Sophisticated Type		
The Uninteresting Type		

Naturally the youthful or unmarried type indicates a wider variety; Mrs. Consumer tends to mould herself more to a pattern after she is married—but not even then until she has children; often not until she has two or three. It is one of the marked characteristics of Mrs. Consumer of today, that she insists on being somewhat girlish even until past 35. She “dies hard” so far as her youthfulness is concerned. Women in other countries settle down to matronliness as early as 25, but there are grandmothers in America who belong to the “jazz” type, and since weight is such a tell-tale, they have violently concentrated on holding down their figures. There are any number of mothers who are less serious and more playful and girlish than their own daughters, who so often at 18 or 20 are in a “serious” or intellectual mood.

Of course, such persistence of youthfulness presupposes living on the Comfort Level or above it. Economic pressure, as nothing else in the world, crushes women’s youthfulness. Even child-bearing is not so relentless an aging factor as struggle for existence. Therefore as more and more Mrs. Consumers attain the Comfort and upper levels, we will naturally

have more youthfulness and more purchasing that caters to youthfulness. I should say that the real hope of the textile industry to lift itself out of depression is to cater to the constantly enlarging number of women at the later ages, of 45 to 70. This group is not only being increased because more women live to be older, but because they wear more lively clothes at older age-periods. My own grandmother took to black alpaca at 40 or 45 and never once deserted it until her death at 80. The grandmother of today is a very different Mrs. Consumer. I'm told a tale of a famous old New York store which fell into new hands and found a large roll of alpaca on the shelves. "Throw it out" was the laconic order. "Oh, no," said the excited clerk, a graybeard, "Mrs. Van Umpty-Ump comes here every spring and fall as regular as clockwork to buy some." "Out with it!" was the positive order; "it would have been better if you had paid Mrs. Van Umpty-Ump to stay away, because that is exactly why young women stopped coming here! And older women, too!"

10. Statistical Analysis of Women's Sizes and Types.—It is of no small usefulness to know what Mrs. Consumer looks like physically, in the average. Naturally those who make clothes for Mrs. Consumer are obliged to know, and this information may be utilized in various ways.

In general only 22% of women are slender (and this is a genuine revelation, for with all our reducing agonies, less than a quarter of women have evidently achieved their goal!). 50% are of normal figure, and 28% are "heavy." 9% are shortwaisted, 7% have large busts and 6% have large hips. 21% are short, or under 5' 3". 50% are medium, or between 5' 3" and 5' 6", and 29% are tall, or 5' 6" or over.

The details under each classification are as follows:

Slender: 5% of all women are "short-slender" (bust 30-34); 11% are "medium-slender" (bust 30-34); and 6% are "tall-slender" (bust 30-36).

Normal: 10% of all women are "short-normal" (bust 34-36); 25% are "medium-normal" (bust 34-40), and 15% are "tall-normal" (bust 36-42).

Heavy: 6% of all women are "short-heavy" (bust 36-46);

14% are "medium-heavy" (bust 38-46), and 8% are "tall-heavy" (bust 40-48).

Statistically, this works out as follows:

Slender: 1,800,000 are short-slender; 3,960,000 are medium-slender, and 2,160,000 are tall-slender.

Normal: 3,600,000 are short-normal; 9,000,000 are medium-normal, and 5,400,000 are tall-normal.

Heavy: 2,160,000 are short-heavy; 5,040,000 are medium-heavy, and 2,880,000 are tall-heavy.

The total number that are slender is 7,920,000; the total number that are normal is 18,000,000; the total number that are heavy is 10,080,000. Grand Total, 36,000,000.

11. **Guessing at Mrs. Consumer's Character.**—Another curious bit of interesting sub-division of women into arbitrary classes has been made by *Needlecraft Magazine*. It attempted no percentage or statistical grouping, but it presented, with photographs four "types" (1) the Indolent Rich, (2) the Overworked Poor, (3) the Clinging Vine, (4) the Creative Woman. I regard this as a shrewd classification, and shall make so bold as to submit my percentage estimate, based on these types:

1. The Indolent Rich Woman, 1%, 360,000 women.
2. The Overworked Poor Woman, 20%, 7,200,000 women.
3. The Clinging Vine Woman, 5%, 1,800,000 women.
4. The Creative Woman, 74%, 26,640,000 women.

These classes overlap, of course. The "clinging vine" type is often also an "indolent rich" type—but she may also be in other classes. The creative woman, as I see her, is any woman who works, whether at home or elsewhere. I do not attach any importance to the above—it is merely interesting speculation. As a matter of fact one might profitably enter into some deep-going discussions as to the greater ultimate usefulness of these various types of women. It seems that many "feminists" of today are somewhat disillusioned over working. There is something profound to be said of the relative effects on man of the creative and the indolent types of women. It is a philosophical problem as to whether men are

spurred to their utmost in accomplishment by one or the other type; also whether we wish a civilization in which women work and create, or one in which women merely consume. In my own opinion this depends on how well women solve their work and personal problems; how well they are able to maintain the male sex tension by working. If they fail in this, we may move toward the more savage standard, where only women work.





IV

Changed Consumer Habits and Purchases

✓Change is in the very air Americans breathe, and ✓consumer changes are the very bricks out of which we are building our new kind of civilization. To discuss consumer changes with complete adequacy would mean discussion of America, its genius and destiny, its significance in civilization.

But, I am confining myself to the market-basket point of view, taking the changes as I find them and not attempting to discuss them all, which would clearly take several volumes. Consumer changes rest largely on increased income and greater diffusion of income; but they do not rest on these factors alone. I choose to account for them also in part as due to the increased alertness, sophistication, and power of American women. They have evolved new sets of values and criterions.

12. The Six New Criterions of American Women.—Let us list a few of these outstanding new criterions, inadequate though such an effort must be:

(1) American women have arrived at a new kind of adulthood and no longer consider themselves the timid "wards"

and dependents of their fathers and husbands. They consider themselves individuals, citizens and responsible persons, without trace of a sense of inferiority or fear of taboos. They are less negative and passive, and more positive and aggressive toward life.

✓(2) American women have acquired a far greater degree of education and sophistication than formerly and are much less like sheep. They boldly think about their "place in the sun" of American life and their responsibilities, and initiate tendencies of their own befitting the ~~feminine~~ conception of "the good life."

✓(3) American women as a mass have made up their minds—partly in response to scientists, medical men, experts and advertisers—that their practical dream is to abolish war, alcoholic drink, child-labor, infant mortality, bad housing, malnutrition, lack of sanitation, disease, ugliness, and ignorance. They want to have a great share in bringing about these abolitions.

(4) American women as a mass have made up their minds that they wish to be freer from the crushing, age-old burdens of the home, which have been crushing precisely because they have not been sufficiently industrialized. They insist on more leisure and to this end have patronized the industrialization of the tasks of the home, which, practically speaking, means doing better and cheaper everything possible outside of the home, in factories up to high scientific standards.

They insist on the mechanization of the remaining tasks of the home, with the use of electricity and gas to keep pace with the rapid increase in the use of power per worker in the factory.

(5) American women have to a degree reached genuine cultural sophistication, and they are resolved to have more and more beauty in their surroundings; better homes, more artistic furnishings, more beautiful goods of every variety, even more colorful and decorative kitchen utensils. They have become "style conscious" in regard to everything they use and wear. Having the purchasing power to practice it, they are increasingly applying the leverage of obsolescence to move ever up-

ward on higher planes and standards of living, which may thus keep pace with the rapid developments in science, invention and art.

(6) American women are resolved to enjoy more of the good things of life, more kinds of food, more leisure, more athletics and sports, more education, more travel, more art, more entertainment, more music, more civic improvement, better landscaping and city planning, more literature, more social graces, more social freedom and more cosmopolitan polish and smartness. They are resolved to live more richly, remain more youthful, appear to most advantage; to have fewer children but better cared for, better educated and better fed.

One has only to run rapidly over these six new criterions, which have had so marked an impetus in the last dozen years, to realize how truly numerous and remarkable have been the changes they have wrought. All of these changes very pointedly have to do with woman as a consumer, for it is in her purchases or her failure to purchase, that Mrs. Consumer has most authentically indicated her preferences and tendencies.

13. Food as an Index of Consumer Change.—Because food bulks so large in the American budget, it is natural that food purchases should reflect to a very considerable degree all these changes. The American woman sets an astoundingly diversified table today, and will set an even more astounding table tomorrow, when the new methods of preserving and refrigerating food are more widely applied.

The outstanding fact is the very much larger place in the family budget which today is occupied by food. Ten years ago in lectures on family budgets, I and many other home economics authorities considered that 20% of the family income for food was as much as good nourishment and good economics demanded. It would appear from our figures that, whatever may be a sound or frugal ideal, the American family spends 27% of its total income on food. I am inclined to believe that the actual percentage of the average family budget spent for food ranges from 35% to 40%. *

How does America's high ratio of food consumption com-

pare with other countries? According to Dr. Alonzo E. Taylor, an international food expert,* America and traditionally wellfed Germany were on a par in pre-war times. Each nation consumed approximately 3,650 calories per capita per day, whereas the United Kingdom consumed 2,860 and Italy 2,560. The per capita calorie consumption for the United States in my opinion, is today about 3,800 or 3,900; although it is true, as Dr. Taylor says, that increased income tends toward more varied diet rather than increase in calories per capita. But still there is an increase, since a generous table always superinduces a measure of overeating. We see the reflex of this in the widespread concern of the more fastidious American men and women in regard to overweight. Dr. Taylor himself estimated that 10% of our population consumed more than 4,000 calories, without the hard work which justifies such an intake. I believe this estimate low. The working classes are notably heavy eaters. On the New York East Side, four meals a day are the rule: while among factory and farm populations generally, the intake of food of high calorific value is very heavy. Among working classes, even with the high wages received, the food ratio of expenditure is often 40% to 45% of the total income. In my observation, the steak-eaters and the scorers of salads and vegetables and cheaper cuts of meat, are principally well-paid mechanics.

14. Growth of Eating Outside the Home.—Consideration must also be given to the rapidly increasing amount of food eaten outside the home, in restaurants, at soda fountains, etc. There are today about 125,000 hotels and eating places—an increase of at least 40% in 10 or 15 years. The habit of eating a fourth meal, a late supper, grows with increased prosperity. So serious indeed did the new family habit of eating out at cafeterias and restaurants become in a large western city, that a few years ago the local gas company asked me to develop for them an extensive home cooking

* Article by Alonzo Ethelbert Taylor on "Consumption, Merchandising, and Advertising of Foods," *Harvard Business Review*, April, 1924.

campaign to induce women to go back to their kitchens to prepare food!

The soda fountain has emerged as an eating place and "soft drinks" take rank with candy in the revised eating habits of the American family. The rapid advance in consumption of sugar is another American romance. Back in the days before the Civil War, the consumption of sugar per person was scarcely a few dozen pounds per year; today rising from 79 pounds in 1910 it is now close to 100 pounds per person.

The 85,000 confectionery stores of the country sell 18 pounds of candy per person to the people of the United States—a rise of 300% in a few decades. Candy and soft sweet drinks comprise about six per cent. of our food bill,

If we include candy and sweet drinks in the family food bill, we have a total of 19 billion dollars, or a little less than one half of the country's total retail expenditure, or approximately $33\frac{1}{3}\%$ of the total family budget. Our expenditures for what we put into our mouths, including tobacco, are today more than our expenditures for all else that we buy in retail stores. *

The tendencies disclosed by these and other facts cited, have, of course, produced vigorous reactions from the business interests affected. Some such efforts may be able to halt consumer tendencies slightly, but others are rather hopeless. Mrs. Consumer has in such cases made up her mind somewhat firmly and she is not likely to be dissuaded. Her declining use of bread, meat and potatoes for instance—the latter now being down to two bushels per capita. **

15. The Decline of Meat.—There is a growing scarcity of meat, especially the choice cuts, which are all the average person seems to care for. There are also added dietary reasons for reducing our meat diet, because an increasingly urban, sedentary population should not eat so much meat. Meat has in the past been by far the largest food item on the American menu. We have been in the habit of eating a good deal over two billion dollars' worth of meat of all kinds (not including poultry and fish); and intelligent hopes are for no less than a reduction by one half of the per capita consumption. Even

✓ now, meat is one quarter of our entire food bill. It is a fact astonishing to contemplate that we have spent more for meat than we have for clothing of all kinds. When it is realized that America is still the best dressed nation in the world, the true proportions of this stupendous fact will be noted.

* We spend about seven times as much for meat as we spend for bread; and about five times as much for meat as we spend for our public schools; and over ten times as much for meat as we spend for our churches. A rearrangement of our family budget in the direction of more vegetables and fruit and other forms of food is inevitable, and is, in fact, desirably taking place.

* **16. Frantic Efforts to Stop the Tides of Change.**—Sellers of the neglected foods are very much worried. The flour millers are trying, with an "eat more bread" propaganda, to raise per capita consumption up to 220 pounds per year. We eat hardly a third of a loaf of bread per day per person today. Milkmen are trying to bring up per capita milk consumption to one quart per capita per day—it is less than a pint per day now. The butter makers want to bring up per capita butter consumption to Australia's high level of 10 pounds above our own. Cheese makers want to raise our cheese consumption by 22 pounds per capita, to equal Switzerland's. All of these efforts are indicative of the American family's desertion of old and cheap forms of nutriment for more attractive and varied new foods. The tremendous impetus given to fruits, vegetables, nuts, apples, raisins, and prunes by grower's coöperative marketing associations is developing a marked change in our diet; while refrigeration cars and ships are bringing to America quantities of other delicacies and tropical foods, all of which are further altering standards of consumption.

These artificial stimulations to consumption are not confined to food fields. Many articles once strongly desired, have been neglected for other preferences. Cotton goods have made way for cheap silks and the young lady of whatever social station wearing cotton hosiery is today a rarity! Enamelware for the kitchen became overshadowed in popu-

larity by aluminum, just as tinware had been displaced by enamelware,—until the enamelware makers bestirred themselves with color. Suspenders were almost displaced by belts, carpets by rugs, lace by cretonnes, washtubs by washing machines, bar laundry soap by soap chips. Always the trend is toward something better, but also something more expensive, resulting in always a lift to the sum total of the family budget.

17. **Taking it Out on the Textiles.**—According to one estimate we spend only about \$75 per person per year on clothing. On a family basis, this is about \$322 per family per year (using the census figure of 4.3 persons to a family). This is a lower percentage of the present-day family budget than clothing has been accustomed to enjoy in other days, and is a significant social change. How can it be explained?

We are now arriving at a point in this nation-wide saturation of the family budget with new wants, when some old wants must be sacrificed to make room for the new, even if there is no question of price involved. The National Association of Retail Clothiers asserts that the average man no longer cares much about clothing, but centers his interests in his automobile. Iowa, according to this Association, leads in the number of automobiles, but also in careless dress appearance! In a New York State town a clothing store made its annual sales drive selling only 17 of the usual 150 suits sold; whereas across the street in the same interval 25 cars were sold! The shoe manufacturer's plaint is the same. People don't walk much any more thanks to the automobile, so their shoes last too long! Although population has increased 16%, shoe consumption increased only 10% since 1910. We are not so fussy about our footwear—even women, from a quality point of view, as we seem to prefer fancy novelties made of cheaper materials.

We thus see at work some of the social changes due to new types of merchandise and new wealth. Time was when well-to-do farmers' sons spent a lot of money on fancy watches, guns and clothes; but today they prefer automobiles. A certain level of workmen even in recent war years heavily bought

silk shirts—until their income and surplus reached the Ford car level! The farm woman once wore little else but gingham and black alpaca. Today, she buys copies of Fifth Avenue models and her daughter, whose face was formerly innocent of aught but freckles, now possesses our standard laboratory of toilet articles and not one, but *several* types of face creams and powders!

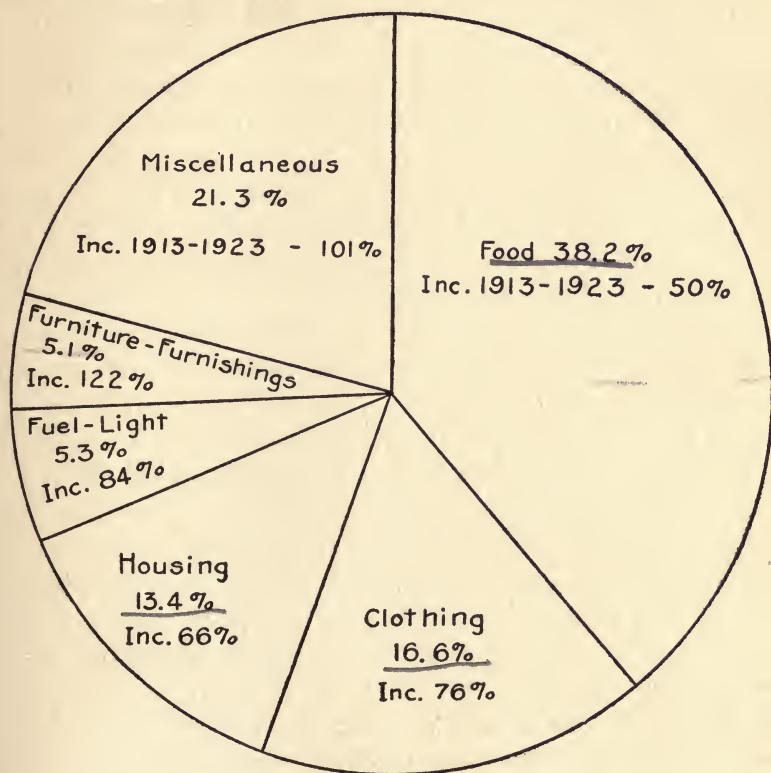
There seems little doubt that the newer comforts and luxuries are making far greater headway than the basic industries or the "necessities." Staple foods like rice have declined markedly. Cotton, like a poor orphan, has been crowded to the side by the brilliant performance of marvelous all-purpose rayon, which is now consumed at about the ratio of a pound per capita, as against half a pound only a few years ago.

That people skimp on familiar types of expenditure in order to obtain new and more exciting satisfactions is obvious. Umbrella sales have declined 15% in these last two years. Even candy, a luxury, has suffered. In clothes we women have trimmed ourselves down to an almost "irreducible minimum," spending nearly one-half less per dress than formerly, and thus lowering some items of clothing still further down into the lowly "necessity" class. The millinery people have long writhed under the vogue of the economical felt hat which rules out feathers and frills. Even men are no longer so particular about their shoes and hats but patronize mass production chain stores, thus pressing these items lower down into the narrow-profit-necessity class.

Home furnishings have also suffered. There was a further decrease of 12.8% in carpet and rug manufacture in 1927 over 1925, thus the American family evidently spends only \$7 per capita annually on carpets and rugs. Indeed only 3½ cents of the consumer's dollar goes for all kinds of house furnishings (excluding furniture, and it too has suffered badly).

18. The Things That are Gaining.—Meanwhile we use far more cigarettes—1,000 per capita—and buy 177 million dollars' worth of toilet goods (wholesale), and purchase far

more packaged food, bakery goods, tea and coffee. We spend 11¼ cents of the consumer's dollar for automobiles, 4½ cents on tobacco. The entire toilet goods field has moved up rapidly, the per capita consumption (calculated on wholesale value) being now about \$1.75. It was \$1.50 at the last (1927) census.



BUDGET FIGURES SHOWING INCREASE SINCE 1913

Education is another "luxury" that is gaining rapidly—as is radio, amusements, sports, travel, etc. Ice cream, soft drinks, restaurant eating, smart shoes for women, furs, jewels, etc., are all showing decided upward trends. Even chewing gum grows and grows! More service of all kinds is bought than ever before. The steam laundries have multiplied their volume by five in 16 years. Their 600 million dollar 1928

volume is expected to go to a billion in 1930. Hair dressers, beauty parlors and other personal services have grown in widespread popularity.

Perfume and face powder have become rarified luxuries beyond all expectations. There are now actually 2,500 brands of perfume offered for sale, and perfume for \$25 a bottle is sold as never before. There is also color in face powders; Guerlain of Paris makes 28 shades! Another face powder advertiser recently capped the climax of the esoteric appeal by seriously offering "a different face powder for every mood!"

Meanwhile soap languishes somewhat, and so do a long line of basic necessities or "backward industries," as they are termed in Wall Street. Yet in the past six years the public has spent two billion dollars for radio; a perfectly stupendous sum, every dollar of which has naturally had to be diverted from other goods on which it would have been spent had radio not been invented.

19. General Consumption Changes.—I can do no better than to summarize an important survey completed in May, 1929, by Dr. Leo. Wolman* in which he says that the most sweeping changes are the *increased use* (1) of foodstuffs; (2) of manufactured goods; (3) of the automobile and radio; (4) of the volume and quality of housing. More minor changes of importance, he reported, are (1) increase in value per square foot of residential floor spaces; (2) an 80% electrification of homes other than farms; (3) rise to 11,530,000 residential telephones; (4) installation of 1,000,000 bath tubs in homes; (5) a domestic water consumption rate two to three times greater than that of any city in Europe; (6) great gain in expenditure for education, charity, social services, health (more than trebled since 1915).

Dr. Wolman also calls attention to vastly increased consumption of silk, rayon, knit goods, carpets, millinery, lace goods, men's furnishings.

As for the farmer, he finds that farmers on "high-value"

* "Consumption and the Standard of Living," National Bureau of Economic Research, New York.

farms have kept pace in consumption with the rest of the population, but those on the "low-value" farms have not improved since 1922. There is an annual movement of 2,000,000 people from farm to city, and, on the other hand, a movement of 1,000,000 from city to farm.

20. Changes in Attitude.—It is most apropos in this connection to digest the words of one of the most convinced modernists and style merchandisers in consumer's goods, Mr. Oswald W. Knauth, executive vice president of R. H. Macy & Co., New York, speaking before the American Management Association, April, 1929. It was in Macy's that the "color in the kitchen" movement was actively set in motion. Mr. Knauth's general ideas of consumer attitude and demand are of importance.

"Any changes that have taken place must concentrate on color, style, price, time payments and brand or reputation. In regard to each of these, there has been a very definite change and these changes on the part of the public have seriously affected the whole fabric of merchandising.

"Let us take color and style. During the last decade, the increased circulation of magazines dealing in color and style has been astonishing. The increased attendance at museums has taxed their capacity. The increased bookings of European liners is an index of the greater traveling habits of America. Lectures at women's clubs are a definite part of American life. As a result of all this, we are developing a very definite style of our own, both as regards dress and as regards home furnishings.

"The colors which we demand are neither the garish types which came out of Russia and which were taken over by the French modern movement of five years ago, nor are they the shadowy uncertain shades and mixtures which we associate with somberness. They are, generally speaking, clear colors, stronger than pastel shades and yet not vivid. They are decidedly bright, but not garish. They are positive, and in no sense muddy. The patterns are similarly clear and clean cut. They are rather simple than ornate. But above all, they are positive in their expressions. There is nothing of

Oriental splendor either in color or design which appeals to the American people. Perhaps this can be best illustrated in the purple shades which Americans like as against the more sumptuous purples of a past generation. The purples of today are clear and rather bluish in tint, the purples which we do not want are warm and sumptuous. In these respects of color and style, the modern demand of consumers runs exceptionally true to form. The percentage demand for articles which follows this general description is overwhelming and increasingly significant.

"Now the results of this change can be seen everywhere—in rugs, the imitation Orientals with large flowers and centers have given way to small all-over patterns and plain carpets; in women's dress, the fussiness of the past has given way to plain colors and flowing lines; in upholstery, the straggling patterns, the big flowered chintzes are replaced either by plain colors or by small snappy patterns; woven goods with their vague outlines are less popular than the clear cut lines of printed goods; the varnished icebox is almost unmarketable—it is a somber note in the kitchen and today's demand is for clean white or a clear green. Look at any novelty jewelry store and note the preciseness of the patterns as against the filigree work of the past. Look at the bathrooms of a recently built house and compare them to the bathrooms of even a few years ago—the change is remarkable, and who can deny that it is for the better? It is clean, neat and attractive. Might we not even venture the generalization; The American people do not like sumptuousness, they do not like richness of texture, they do not like dirt or anything that suggests it. They do want clean, neat, sophisticated, and appropriate articles. And I think you will agree that such a generalization could not have been made 10 years ago with as much positiveness as it can be made today.

21. Mrs. Consumer is Looking for Effects.—"This very decided shift of demand has brought about equally great changes in our merchandising ideas. People are looking for effects today as their primary consideration, whereas a generation ago they looked for quality as their primary considera-

tion. It is not that they neglect quality, but that they take it for granted. To meet this change the articles which merchants have today must be selected with a degree of skill never before required, and the articles which manufacturers make must be designed with a degree of skill never before required. To fall down on this requisite means almost certain disaster, for price is a less important consideration than formerly, if an article is not just what is wanted. I think a safe generalization might be that just as the public takes quality for granted, so it takes price for granted—it expects to get the designs and effects that it wants, at reasonable prices. And when it expects all this, it doesn't wish to pay anything for an article which is merely useful.

“For the last few years consumers have gone their own sweet way in regard to lengthening of the skirts, to laces, to ribbons and to artificial flowers. If anything is true today, it is that staples have ceased to exist. Demand jumps around from color to color, from fashion to fashion, from pattern to pattern in a most unexpected way. Records of comparative sales of different types are baffling to study and they add a new terror to manufacturing and merchandising. Nothing that has been attempted has changed their point of view. As a result of this, the stylists of yesterday have been transformed into the fashion forecasters of today. The stylists of yesterday determined authoritatively either by hunch or by necromancy what was fitting and what was not. The fashion forecaster of today works through serious studies of trends and attempts to forecast the demands of tomorrow from the tendencies of today.

22. Changes Toward Price.—“It is worthwhile to discuss briefly the change in regard to the general attitude toward prices. This is a subject which in view of its importance has been too much neglected, yet it is worthy of concentrated study. I think a safe generalization can be made that the past generation of consumers felt that they had to look for reasonable prices; where they could not bargain, they just kept on looking. Today in its normal run of purchases, the public takes the fairness of price for granted and only estimates

whether or not the price asked is within the possibilities of its pocketbook. That is a broad generalization and not always true, but in the main I think it holds; for a really successful merchandise establishment is based on fair prices for everything. It repeatedly sacrifices possible super-profit for the sake of instilling in its customers the conviction that all its prices are fair. It is the intent, and on the whole with success, to change the attitude of the customer from, 'wasn't I lucky to get this,' to 'isn't it wonderful that I can get so much for so little money.'

"Fixing a price on any article is not selling it. The potential buyer has only the choice of taking it or leaving it, and when he leaves it, there is no sale. Now the really successful retail merchant must go a point further than charging a fair price. The price that he charges must also be within the limit of the pocketbook. It is this point which has not been sufficiently studied and understood. A fair price, after all, cannot be an exact amount, but it must fall within certain well defined limits. The exact cost per article in any establishment which deals with a vast variety of articles, cannot be mathematically determined. There are too many arbitrary features. But cost accounting has progressed to a sufficient point to enable us to get certain fairly clear ideas as to what the limits of fairness are in relation to cost. Further consideration is the limit of the pocketbook. Within these ranges of fair price there are frequently the most astonishing differences in the rate of consumer demand at different price levels even when these price levels are not far apart. We have done considerable experimenting along those lines and we conclude from these experiments that the average customer has a pretty clear ratio as to his spending ability for the various types of articles of consumption."



V

Feminine Instincts and Buying Psychology

These are the days when the veil of woman's "mystery" is being torn off, and it is high time, for there is no real mystery in woman's psychology, although there is paradox. Woman, I must contend, cannot be expected to be wholly reasonable because of two or three facts. First fact: as a sex, woman is predominantly emotional, due to her well-authenticated greater emotionality, arising from her nature as a woman. She therefore lives a life *closer to instinct* than man. Gina Lombroso, the famous Italian woman psychologist, makes the interesting distinction that men get their satisfactions from within themselves, from more abstract and impersonal subjects. Woman's satisfactions and stimulations on the other hand, *from the objects and people immediately about her*. Doubtless this is why Mrs. Consumer is the heart and center of the merchandising world, the great family purchasing agent, who spends most of the money men earn and who is deeply concerned with all the details of ten thousand little items of merchandise, which can be more thrilling to her than men usually realize.

Second fact: women are born into an anomolous position, as second fiddle to man in the game of life. Their rôle is thus made into a psychological paradox; how to be independent, though inexorably dependent; how to be demure and "feminine" and yet aggressively attain her ends; how to retreat at the same time that she advances!

Third fact: women are not persuaded, as men are, that logic and reason are the only factors with which one should guide oneself. She has backing in this from the new psychology, which has shown that we can so very easily "rationalize" ourselves into thinking what our emotions subtly suggest that we think. The conscious brain processes are now known to be not only less powerful, but less important in making a rounded success in life. This does not mean of course, that women are using less reason and intelligence. Indeed they are using more. But emotion and instinct bulks extremely large.

23. A List of the Instincts of Woman.—The first task therefore in coming to grips with the "psychology" of Mrs. Consumer is to make some endeavor to list and rate the instincts and emotions of women, as they bear on purchasing. Woman's purchases are exceedingly near to her instincts.

The psychologists have gone a long way in recent years in studying the human emotions, and they have dug up tremendously interesting material which is especially useful in studying the feminine buyer. Psychoanalysis is something I recommend to the intensive student of the woman buyer. The basic fact of importance is the greatly added significance which our new knowledge gives to the emotional reactions (the unconscious) as contrasted with our supposedly "intellectual" or logical processes of thought. The human instincts are given a far greater dignity and power now that we have learned what Freud, Jung, Adler and even Watson have added to our knowledge. We have always assumed that men, even if not women, bought goods on a basis of logic and reason; but the findings of psychoanalysis now show that men as well as women, are thoroughly ruled by their instincts and emotions, although it is undoubtedly the truth that women are more definitely ruled by them.

In the order of their strength among women (according to my own estimate and experience) I list the following instincts:

1. Sex Love.
2. Mother Love.
3. Love of Homemaking.
4. Vanity and Love of Personal Adornment.
5. Love of Mutation, Style, Modernity, Prestige, Reputation.
6. Hospitality.
7. Sociability.
8. Curiosity.
9. Rivalry, Envy, Jealousy.
10. Pride, Ostentation and Display.
11. Exclusiveness, Social Ambition, Snobbery.
12. Tenderness, Sympathy and Pity.
13. Cleanliness, Sanitation, Purity.
14. Practicality, Economy, Thrift, Orderliness.
15. Love of Change and Novelty.
16. Delight in Color, Smell, Neatness, Looks and Feel.
17. Delight in Manners, Form, Etiquette.
18. Love of Beauty.

It is true that psychoanalysis is not yet a perfected science and that one must tread cautiously in its mazes, but sufficient has been authenticated to indicate that it has greatly changed our outlook on all matters. I shall speak of only a few of the possibilities of the study of women as buyers as opened up by psychoanalysis. The emphasis I place, as above, on a study of the instincts which are especially strong in women, is the first great step. I believe a seller of family goods should definitely see to it that he aims at specific selections among the eighteen instincts listed, and make every selling or advertising appeal square with them. I further believe that every seller of family goods should make a special analysis of the instinctive appeals his goods carry, and rate these appeals on a scale. He can do this with excellent effectiveness with the technique described in the chapter on consumer research.

24. **The Error of Wrong Appeals.**—I see so much advertising that is misrated in its appeals,—a kitchen device featuring mechanical ingenuity when it should be featuring sanitation; a modernistic home furnishing article featuring its foreign origin, when it should be appealing to woman's love of change and novelty. It seems to me that much selling appeal that I see, is as a result like machinery from which the power belt is slipping or which has come off entirely. The full power of the article's possible innate, instinctive appeal is not being applied, with resulting loss in sales.

In other cases the *wrong* appeal is used or given exaggerated emphasis. The case of a certain talcum powder comes to my mind; a new talcum was about to be launched on the usual, habitual appeal of "purity." But when a careful analysis of Mrs. Consumer's reactions was made it was discovered that odor was an immensely more powerful appeal; women loved their talcum perfumed. Therefore it is my urgent recommendation that all sellers of family goods leave nothing to guesswork as to which appeals are most powerful for their goods, and to specifically determine *how* powerful each is.

25. **The Importance of Woman's Unconscious Self.**—Psychoanalysts make much of the *unconscious*; that part of us which feels and thinks below the threshold of our conscious mind. In my belief Mrs. Consumer's mind is an especially unconscious mind. For ages women—because of the paradox of their lives I have previously mentioned—have suppressed much of themselves. They have far more "inhibitions" than man, and are content to do far more things on the basis of intuition, emotion or unconscious motive than man. Early in a girl's life her mother, teachers, church, society, outfit her with suppressions and inhibitions one after another—the heritage of our sex. She rarely parts with them even after growing up—they are part of feminine psychology. There are more words that she hates to hear mentioned; more objects, acts and ideas toward which she has a revulsion, *more things she doesn't like to do*, more limitations she imposes upon herself than man ever dreams of being bothered with. It is authenticated by psychologists that women's character-

istic attitude is *dislike*, while man's is *like*; *women respond more quickly to appeals to their dislikes; while men respond readily to their preferences.*

For these reasons I make bold to say that the strategy of appeal to women should make frequent and full use of her unconscious self. In practice, of course, many advertisers do this (themselves often unconscious why). I learned recently, for example, that a great many young unmarried women were reading *Children*, the parents' magazine. This would puzzle you until explained with the key of the unconscious. These young women are dreaming of a home and children in their unconscious, but they wouldn't admit it. Probably if you spoke to them about it they would display a younger generation bravado and cynicism about it—but the truth, the unconscious truth, is that they are interested in reading about children. Try to bury the mother-instinct!

26. "Unconscious" Selling Campaigns.—The cigarette advertisers are subtly appealing to the unconscious with their cryptic phraseology "She's a Lucky girl," etc. and the pictures of women with men who are smoking. The *conscious* judgment of many women is that they don't like to see posters and advertisements of women smoking—even though they smoke. Here again, as in so many cases, the child enters the equation, for mothers don't want their daughters to learn to smoke at too early an age, if at all.

The Listerine advertising, a famous campaign to women, was to a degree an unconscious campaign. So have been many others. It must ever be kept in mind that woman's thought processes are not as a rule direct like a man's. Or, if this seems like characterizing women too sharply, let us say that women are not uncompromising logic-choppers like men. Being far more practical humanists and diplomats, they use more gentle strategy and circuitous methods their wonders to perform. Woman is rarely direct; she actually prefers indirection; it is more suited to her emotionality and to her anomalous position in life. Attempts to secure a direct reaction from us often rouses our anger and resentment, especially if it is in regard to a deep-lying instinct.

27. Woman's Passivity and Negativity.—The passive role fits her better than the active; the negative more than the positive. Every man of insight and understanding of feminine psychology since Casanova has known that it is a special unmanly folly to ask a woman for a kiss! Think of the woman's predicament from a woman's viewpoint. She cannot say "yes" without appearing out of character as somewhat aggressive, and as assuming more responsibility than she wishes, nor can she say "no" without appearing unresponsive. She hates both alternatives; so she prefers indirection! even if she is a modern flapper with a veneer of seeming aggressiveness. There is at present a reaction to the feminist pose of directness, like man's. Women are retreating from it. All who deal with women should be thoroughly aware of these unconscious attitudes, half-expressed states of mind, and fundamental feelings. They are quite as powerful in woman as a purchaser as in woman filling any other rôle in life.

28. Mrs. Consumer and Inferiority-Superiority Feelings.—The inferiority-superiority feelings, so prominent a part of modern psychoanalysis, are very powerfully present in women, far more so than in men. Men have achieved a more normal expression of their ego in work, but women have had a harder path to tread. First, there has been the inferiority bred in her because of her subjugation by man, and following that her sense of isolation from the work of the world. As a result women have built up a very powerful social snobbery—a method by which they secured a seeming sense of superiority. "Society" and "woman's cruelty to women" were the result. Today when millions of women, even women of the upper classes, are working, "society" is decaying—mainly because the sense of inferiority has declined. The suffrage campaign was an expression of a sense of inferiority. Once obtained, women have done little with suffrage—but the ballot was great satisfaction for their egos. The appeal to snobbery has definitely declined in power—but it is of course still very strong. It was once all-powerful. The decline of the "inferiority complex" is reflected, I believe, in the decline of the textile industry. Women are not so rabidly interested in dress as before,

and do not make it such a fetish. They have other interests. In the days of Mrs. Abraham Lincoln, (who wore, I believe, 14 petticoats under her inaugural ball gown,) and later during the days of Ward McAllister and the Bradley-Martin Ball in the Mauve nineties, women crucified themselves as persons on their inferiority complex—and literally tried to cover it up with textiles! Today they do much more as they please about clothes, and make Paris nervous and jumpy with their calm refusal to do its bidding, whereas once they were its abject, obeisant slaves.

29. Woman's Suggestibility.—Along the lines of more orthodox psychology there are findings of practical importance to note. Women have a greater *suggestibility* than men; they are more receptive; men being more stubborn and unadaptable. This is doubtless why the advertiser of family goods has made such phenomenal progress. Mrs. Consumer in America has a very volatile character—far more than the women of other nations for very obvious reasons. She is a new race-mixture without fixed social roots or traditions in a new and democratic country. There is nothing whatever to stop her from reaching any level of wealth or social position or even personal advancement of which she is capable. The American man is alert for business—Mrs. Consumer is alert for cultural and social felicity and advance. That is why she is a “culture hound”; that is why she wants just as well-equipped a home or kitchen as her husband desires a well-equipped factory or office. Of course she is suggestible—and the reason she is more so than man is that there are more male traditions to bind the man. American women feel far less bound.

But for the very reason of this high suggestibility, Mrs. Consumer's *attention*, although easy to *get*, is hard to *hold*. Her variability of mood and tense and interest makes it particularly important for the seller of goods to plan more carefully to *hold* her attention than to *get* it. That was why a colorful poster with the words “Use Pears Soap” in olden days was inadequate, and why all pure “general publicity” is inadequate today. She must be held, and it cannot be done with stilted name publicity. She can only be held by elabo-

rate approach to her instincts, even logic being insufficient. The *personal* appeal is far more certain to hold Mrs. Consumer; and it is precisely the selling campaigns based most decidedly on the personal appeal, that have been most successful in recent times. ("The skin you love to touch"; "she never knew why," etc.)

There is a further interesting distinction. Men apparently respond most readily to *action*-appeals—women to *visual*-appeals. A man is very greatly interested in what a thing *does*; whereas Mrs. Consumer is much more interested in how it *looks*. The automobile, the radio and the phonograph are classic examples of this difference. Women disliked these "contraptions" (for such they were at the beginning) and they did not attain their present widespread vogue until they were designed and built to please women. I remember how I resented it when my husband first brought into the parlor the messy-looking box called a radio set, and how I was annoyed lest the acid from the battery spoil my rugs. The pleasure in hearing it did not compensate for my dislike of its unsightly appearance. Now, of course, radio is an elegant, decorative article of furniture—and the same evolution occurred in the case of the phonograph. The self-starter, the closed car, the luxurious fittings were what brought universality of use to the automobile industry.

30. **Women and Eye-Appeal.**—Which brings me in general to the "eye" appeal so highly developed in women as often to be a grave fault. It has made her an addict to white bread, white rice, and other less desirable food forms, solely bought on a basis of eye appeal. Women are exceedingly sensitive to how their food *looks* on the table—often far more sensitive than they are to sanitation or sound nutritive considerations. Women react very sharply to the appearance and exterior of articles or merchandise, are often indeed hypersensitive on the subject. Every seller should realize this clearly and plan his merchandise and advertising accordingly. Further, women are much keener for pictures than men, as Gale showed in his experiments.

Indeed, women definitely have a greater sensitivity to all

sensory impressions. Their senses are very likely to be sharper and less robust than men's. They will be unpleasantly affected at an odor which men barely notice, and become nervous at sounds men ignore. Women have far more *dislikes in common with each other than they have likes in common*, while the reverse seems to be true of men. Women are also less prone than men to be influenced by appeals to social solidarity such as guarantee, union made, sympathy, recommendation of others, etc.*

Woman is not a "mystery." I do not subscribe to the usual mystery hocus pocus by women who believe that no man understands them; on the contrary, I am sure that many men understand women very well in her buying attitude.

31. Men's Understanding of Women.—I do believe, however, that the psychology of the woman buyer is a far more subtle thing than the average male is able to grasp, and that the next five to ten years are going to be years of greater study of the consumer—which necessarily means, to a large extent, the woman consumer.

It is well to keep constantly in mind the peculiar and innate sense of relative values which women have. It is often particularly puzzling to men to see women unusually extravagant in some things and unusually penurious in others. As a rule men explain this with the simple formula that women are extravagant about their clothes and toilet but stingy in the purchase of other family goods. Like most generalizations, this is really not correct. The proof lies in the fact that manufacturers of clothes are complaining today and that the high class department stores have been compelled to put in "inexpensive dress departments." In fact the department store men of England the other day adopted the pathetic slogan "Wear More Clothes." The truth is that women are tremendously clever compromisers in purchasing and are always juggling their "consumer dollar" around in some new way to make it enlarge or double to meet new desires; and since woman is predominantly emotional, she shifts her desires frequently. Men are notoriously rigid in their purchasing psychology,

* For further detail see "Advertising and Selling," Hollingworth.

clinging in some instances to one haberdasher and one kind of clothes for a lifetime; whereas few merchants can count on a woman customer for longer than they have special attractions to offer. Change is the great keynote to feminine character.

32. Bargain Psychology and Mrs. Consumer.—Even the old doctrine that woman is a born bargainer is only another partly erroneous generalization, because women with a good deal of money are not always bargainners, and the significant truth is that the American woman is every year going further away from the old bargain counter psychology. Recent comparative studies have shown that women are no longer falling for the “comparative price” advertising psychology and its sister, the “bargain counter.” They are also no longer so concerned about the cut prices of chain stores. Live department stores are now preaching the doctrine of selling the women the entire store as an institution, rather than special bargains. Modern woman is more discriminating, and not a mere bargaining penny-saver.

33. Women as Learners.—Women today are avid learners of new domestic techniques. I am naturally speaking here of the younger generation of women under 35 or 40. Our remarkable household science columns in our women’s magazines and newspapers have been doing a great educational job for the past 20 years, and the results are becoming evident. Woman is a thorough-going revolutionist in spirit,—even in the spirit with which she approaches her most traditional job—home-making.

I do not think any more striking example can be given than the speed with which women made use of the new information as to the vitamin content of liver. Meat men tell me that within a few weeks after this information became public, liver became a prized article, and in New York at least, it is now almost necessary to make a reservation for your liver as you do for a popular play sold out for weeks ahead! The American advertiser has taught the American housewife to think constructively of her job. The truth is that these old saws about woman’s psychology have succumbed to the greater application of reason and intelligence among women shoppers,—

always bearing in mind that "intelligence" also includes *emotional* intelligence, which is the tremendously important quality in a woman's life.

Women are speeding up change in America, and they psychologically love change. Every woman shifts her furniture frequently, and her draperies, while men look on amazed—they were satisfied with the old. Mrs. Consumer often has to take away from men, almost by force, their old shoes, old hats and overcoats!





VI

A Study of Purchases as Between Men and Women

Because of the importance of the woman factor in an ever-increasing range of purchases, it is of real consequence to know the facts in detail as to what articles are purchased (1) by men only; (2) women only; and (3) by both men and women together.

Some years ago I aided in such a research made by Dr. H. L. Hollingworth of Columbia University. This for the first time, resulted in some detail measurement of the differences between men and women in family purchasing. While these figures are doubtless not perfectly up-to-date, the direction of the later developments must be said to be toward still greater buying participation by women. The figures should be exceedingly useful. The research was made among New York people of incomes from \$2,000 to \$6,000. The figure for "None Purchased" means that to the percentage indicated none of those families which were investigated bought this type of goods at all.

34. Statistics of What Women Buy.—The summary of the entire research is as follows, after which is presented each of the divisions in detail.

	<i>Men</i> <i>P.C.</i>	<i>Women</i> <i>P.C.</i>	<i>Together</i> <i>P.C.</i>	<i>None</i> <i>Purchased P.C.</i>
Men's Clothing	65.1	11.2	22.9	.8
Women's Clothing	1.5	86.7	11.0	.0
Druggists' Articles	10.0	48.0	40.7	1.3
Kitchen Ware	2.0	88.9	8.7	.6
Pets	18.7	5.3	14.7	61.3
Dry Goods .....	.0	96.0	4.0	.0
Vehicles	22.0	.0	17.0	61.0
House Furnishings	4.0	48.5	45.5	.0
Musical Instruments	17.8	10.5	29.0	43.5
Raw and Market Foods .....	.0	87.3	12.7	.0
Special Foods	3.2	79.2	13.7	4.0
Miscellaneous	5.6	21.7	68.4	3.5
General totals, per cent.	12.5	48.6	24.0	14.7

Men's Clothing

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None</i> <i>Purchased</i>
Suits	80%	0%	20%	0%
Shoes	96	0	4	0
Shirts	68	0	32	0
Collars	100	0	0	0
Ties	52	4	44	0
Hats	92	0	8	0
Gloves	68	12	20	0
Underwear	48	28	24	0
Socks	40	16	44	0
Handkerchiefs	32	44	24	0
Jewelry	40	20	32	8
Average, per cent.	65.1	11.2	22.9	.7

Women's Clothing

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None</i> <i>Purchased</i>
Suits	0%	80%	20%	0%
Dresses	0	96	4	0
Cloaks	0	92	8	0
Underwear	0	100	0	0
Footwear	0	96	4	0
Hats	0	88	12	0
Parasols	4	84	12	0
Fans	0	92	8	0
Gloves	0	96	4	0
Handkerchiefs	0	92	8	0
Jewelry	12	36	52	0
Average, per cent.	1.5	86.7	12	0

Druggists' Articles

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Medicines	12%	24%	64%	0%
Soaps	8	48	44	0
Brushes	20	44	36	0
Perfumes	8	64	20	8
Talcums	4	60	36	0
Dental preparations	8	48	44	0
Average, per cent.	10	48	4.7	1.3

Kitchen Ware

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Cooking Utensils	0%	100%	0%	0%
Clothes Lines	0	92	8	0
Pails	0	100	0	0
Tables	4	88	8	0
Ranges, Refrigerators	8	68	24	0
Chafing Dishes	0	84	12	4
Average, per cent.	2	88.7	8.7	.6

Pets

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Dogs	28%	0%	20%	52%
Horses	20	4	16	60
Birds	8	12	8	72
Average, per cent.	18.7	5.3	14.7	61.3

Dry Goods

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Lace	0%	100%	0%	0%
Ribbons	0	96	4	0
Cloth	0	88	12	0
Thread	0	100	0	0
Average, per cent.	0	96	4	0

Vehicles

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Automobiles	20%	0%	18%	62%
Boats	24	0	16	60
Average, per cent.	22	1.3	17	61

House Furnishings

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Rugs	0%	32%	68%	0%
Tables, vacuum cleaner	4	36	60	0
Washing Machines	4	36	60	0
Lamps	8	48	44	0
Electric Utilities	16	28	40	16
Curtains	0	80	20	0
Mattresses	0	80	20	0
Beds	0	48	52	0
Average, per cent.	4	48.5	45.5	2

Musical Instruments

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Pianos	20%	12%	64%	4%
Piano Players	4	8	8	80
Phonographs, Radio	24	14	24	38
Stringed Instruments	20	8	20	52
Average, per cent.	17.0	10.5	21	43.5

Raw and Market Foods

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Flour	0%	96%	4%	0%
Fruit	0	72	28	0
Vegetables	0	88	12	0
Eggs	0	96	4	0
Butter	0	92	8	0
Meats	0	80	20	0
Average, per cent.	0	87.3	12.7	0

Special Foods

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Bread	0%	92%	4%	4%
Cereals	0	96	4	0
Canned Goods	0	92	0	8
Water	4	84	4	8
Candies	12	32	56	0
Average, per cent.	3.2	79.2	13.6	4

Miscellaneous

	<i>Men</i>	<i>Women</i>	<i>Together</i>	<i>None Purchased</i>
Stationery	4%	36%	60%	0%
Pens	4	32	64	0
Books	4	20	76	0
Magazines	8	12	80	0
Newspapers	36	8	56	0
Pictures	8	28	64	0
Xmas Gifts	0	24	76	0
Wedding Gifts	0	40	60	0
Birthday Gifts	4	28	68	0
Children's Toys	0	20	64	16
Apartments	0	8	64	28
Summer Outings	0	4	88	8
Average, per cent.	5.6	21.7	68.4	4.3

35. Statistics of Retail Purchases by Men and Women.—Another more recent survey, also made in New York City, developed a new set of percentage of purchases made by women. Out of the twelve classifications, in only two were men more prominent in purchasing than women—hardware and automobiles. Here are the figures:

<i>Types of Store</i>	<i>Per Cent of Purchases</i>	
	<i>by Men</i>	<i>by Women</i>
Drug store	22%	78%
Department store	18	82
Grocery store	19	81
Silks	2	98
Pianos	22	78
Leather goods	33	67
Automobiles	59	41
Hardware	51	49
Electrical supplies	20	80
Men's socks	25	75
Jewelry	20	80
Men's neckwear	37	63

36. Sex Differences Disappear at Upper Levels.—There are definite signs that among the upper and more intelligent levels of women sex differences in buying are disappearing and that women on such levels react more and more like men. This means that they are busier, more curt and analytical

in their attitude toward buying, and are to be approached with the same "reason why" attitude. *Domestic Commerce*, issued by the government, printed a communication from a seller clearly showing this:

"With the woman buyer playing so large a part in the purchase of consumer's goods, it seems that attention could profitably be paid to both the more permanent angles of the woman buyer's psychology and the attitudes created by changing conditions. Where formerly the woman's place was settled upon as being in the home, now it is more and more the case that women are choosing a business career, or are taking part in activities which either call them away from the home or engage their time. The salesman or business man dealing with the woman customer still seems to think she is always at home and possessed of boundless leisure. He refuses to make a definite appointment to repair the plumbing, and cannot understand that he should be specific as to what hour the groceries will be delivered. Canvassers appear indignant when the woman at home, who may be writing advertising copy or tending a sick child, says she is 'busy.'

"As another instance of need for proper regard for the woman buyer, there may be mentioned a condition which is particularly impressive to the woman who is called upon in her business capacity to make purchases for the office or concern for which she works. When she comes to buying for her home she is unable to find out much about the quality of the food or household appliances she intends purchasing. The chief appeal is to the emotion. It is not possible, for instance, to procure a catalog of furniture to be studied at leisure. When the article is as expensive as a refrigerator or vacuum cleaner, the salesman may exhibit astonishment if the woman purchaser lets it be known that she is comparing several different makes before a final decision. On the other hand, for a man buying file cases for the office, such a procedure would be a matter of course."



VII

The Relative Strength of Appeals to Women

So many mistakes are made in attempting to influence women that it may be of some aid to give consideration to the relative strength of appeals. In another chapter the instincts of women have been valued and enumerated, but of course appeals may or may not be to instincts. Appeals may also be argumentative as well as instructive; of a surface nature as well as deep-going.

I would certainly recommend that all appeals directed to women be tested, and the various possible appeals worked out and valued. There is no common sense in making an appeal to women unless it is first tested, as it is wasteful of the seller's money and the consumer's time. Consumer interest should meet seller-appeal as precisely as the two sections of a well engineered bridge or tunnel dovetail. We live in an engineering age. It wearies me to read advertising which has a futile appeal, and it irritates me not to be appealed to in the instinctively right way, as when a nursery swing manufacturer stresses the *color* of his swing, when the appeal should be the *safety* of the child.

37. **Precise Ratings for Sales Appeals to Women.**—Undoubtedly the most useful study of appeals is one I show here (Hollingworth) which rated appeals to women without reference to a specific article of merchandise. Therefore the ratings represent the basic general standing and power of all appeals. Naturally, the moment a specific article of merchandise is introduced the more powerful appeal for that article acquires special strength and precedence. Here are the appeals and their rating with women; also their rank with men only; and their rank averaged for both men and women. These appeals are separated into three groups, clustering around three levels for the ratings:

<i>Appeal</i>	<i>Percentage Rank for Women</i>	<i>Percentage Rank for Men</i>	<i>Percentage Rank for Men and Women</i>
1. Time Saved	97	10th	4th
2. Health	95 —	1st	1st
3. Cleanliness	95	2nd	2nd
4. Efficiency	94.7	9th	6th
5. Scientific	93.5	5th	3rd
6. Durability	91.5	11th	8th
7. Quality	90	13th	9.5th
8. Appetizing	87	3rd	5th
9. Guarantee	85.5	19th	13th
10. Medicinal	85	22nd	15th
11. Safety	84.3	4th	7th
12. Modernity	83.5	8th	9.5th
13. Reputation	81.6	15th	12th
14. Substitutes	79	28th	23rd
15. Family Affection	78.2	6th	11th
16. Hospitality	76	21st	22nd
17. Courtesy	73	16th	18th
18. Economy	72.4	17th	19th
19. Imitation	70	14th	16th
20. Affirmation	70	20th	20th
21. Sport	67.5	18th	21st
22. Elegance	66	12th	17th
23. Sympathy	63	7th	14th
24. Clan Feeling	59.5	25th	24th
25. Social Superiority	58.8	27th	27th
26. Beautifying	57	29th	29th
27. Imported	55	26th	28th
28. Nobby	52.5	23rd	25th
29. Recommendation	52	24th	26th

38. Analysis of Breakfast Food Appeals.—In another test of appeals (Strong) on a specific article, breakfast food, appeals worked out as follows:

<i>Appeal</i>	<i>Grade</i>	<i>Appeal</i>	<i>Grade</i>
Cleanliness	95.5	Roosevelt recommendation ..	90.2
Doctor's recommendation	93.5	Cheapness	90.2
Brain-Power	92.1	"Shot from a gun"	89.0
Taste No. 1	92.0	Used everywhere	88.5
Taste No. 2	91.8	Men like it	87.0
Healthful No. 1	91.8	Patronize home industry	86.9
Healthful No. 2	91.5	Royal recommendation	86.0
Mental dullness	90.7	Enormous plant	85.1
Magnifying glass (Health) ..	90.5	Souvenir free	83.2
Old reliable firm	90.2		

39. Study of Toilet Soap Appeals.—Still another test of women in New York, on toilet soaps, indicated the following appeal strength:

<i>Appeal</i>	<i>Grade</i>	<i>Appeal</i>	<i>Grade</i>
Cleanliness	97.3	Old Reliable Firm	89.1
Does not irritate the skin	95.9	Used in Carnegie Institute	
Health	94.5	(Ivory Soap Ad)	88.4
For Shampoo and bath	91.7	Sold everywhere	87.6
Beauty	91.9	Roosevelt's recommendation ..	86.3
For Bath (Resinol Soap ad) ..	91.6	Royalty's recommendation ..	85.5
Guaranteed	90.6	Cheap	84.9
Doctor's recommendation	90.3	For particular people	84.6
For the Baby	90.2	Enormous plant	83.4
Try it at our Expense	89.1	Souvenir free	80.9





VIII

The Ten Levels of American Consumers

For clear thinking, in selling goods to American consumers, it is most important to be able to distinguish between the fairly well-marked groups, and to determine which of them constitute your logical market. However alike may be the *men* of the several groups, because of their closer association together in business and industry, the *women* of these classes are quite decidedly different, because they do not associate together much, if any.

These ten levels of Mrs. Consumers, which I have made bold to set up, with the help of competent statistical advice, are, of course, to some degree arbitrary.

There is plenty of diversity within each class or level, because of the great geographic spread of these United States and the recent foreign origins of so many of our people.

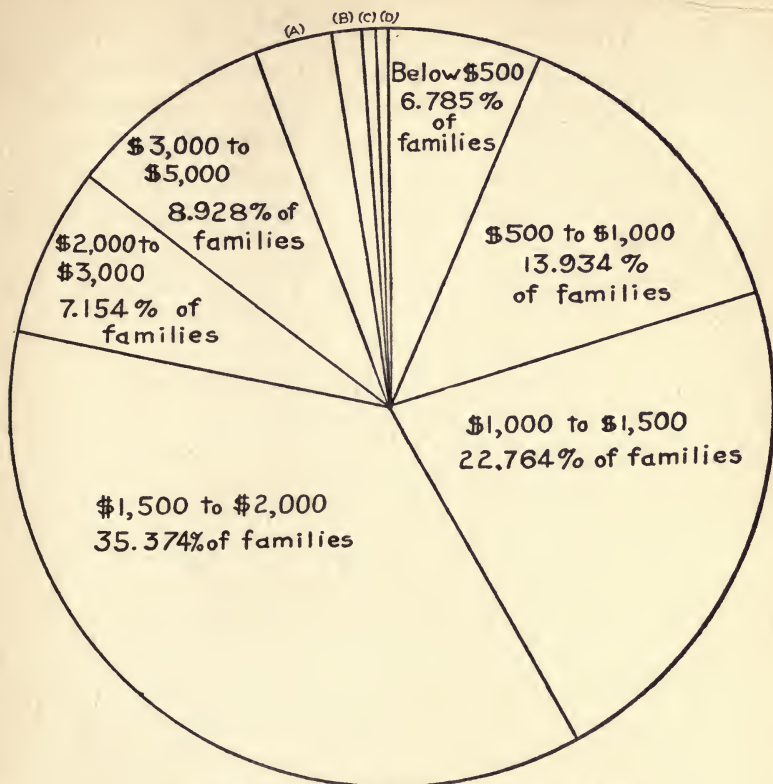
These ten levels are, of course, based entirely on *family income* and social status, rather than on type, locality, race or buying habits. The numbers given for each class *represent families*, and the grand total is 28,000,000. The statistics on which these calculations are based, are income tax figures

and other available research data. The result is not claimed to be scientifically accurate, for it is well known that information about the lower levels of income is very unreliable and no one has exact information, especially about the farmer and low grade rural families. Presumably there is a 5% or 10% margin of possible error in these figures, which are none the less valuable because of this.

Another factor that is most important, and complicating—as described elsewhere—is the multiple earner situation in a large number of families. There are about 46,000,000 people gainfully employed at this writing, whereas there are about 28,000,000 families, which means that there are 18,000,000 more wage-earners than families. The earnings of these wives, daughters, sons, etc., in families greatly add to the total of family income available for spending. But as there is no way to apportion this, it can only be said that it is spread fairly evenly throughout all levels of income. A recent survey made by the *Chicago Herald and Examiner* showed that out of 3,350,000 people in Chicago there are 1,135,700 “independent economic units” living alone, and not in families. This, in large cities, represents another phase of consumer study.

The wealthy family is just as likely as the poorer family to contain individuals besides the head of the family, with income, whether from salaries and wages, or from inheritance, investments, etc. Such a situation makes for marked contrasts between families whose heads have the same income, and who may actually work side by side in a factory. Family “A” may have a \$2,000 income from the man alone, while Family “B” may not only have \$2,000 but \$1,000 from the earnings of a daughter who is a stenographer, and \$1,500 from a son who is a clerk. This makes a total of \$4,500 for the family. There are some such families enjoying as much as \$8,000 a year, from the earnings of its members, while the salary of the head may be but \$2,000. Family “C” may have no children, while the wife adds to the family earnings. There is thus a considerable amount of family income which is not included in the total volume of income as indicated, but,

Chart Showing The Ten Family Consumer Levels
and Their Relative Status



(A) \$5,000 to \$10,000 3.584%
 (B) \$10,000 to \$25,000 1.084%
 (C) \$25,000 to \$50,000 .268%
 (D) \$50,000 and over .125%
TOTAL 100% 28,000,000 families

after all, these multiple family earnings are sporadic and seasonal; son and daughter are extra family earners only for a comparatively few years, when they set up their own families. levels. The American people represent such a vast mass of

The groupings herewith are no doubt over-rigid—but they have the merit of making a genuine and I hope fairly intelligent effort to classify the American consumer into logical

such varied and violent contrasts; of great wealth and narrow income, of great city and widely separate homes in sparse rural districts, of education and illiteracy, of sophistication and *naïveté*, that the entire scene is not only likely to, but frequently does, confuse the seller. Until I traveled Chautauqua circuits into the small town and rural districts of many states, north, south and west, and by personal, as well as correspondence contact with large numbers of women, I had only a confused idea of the country, and a lack of ability to visualize the various levels.

These ten consumer family levels I now delineate as follows:

1. The Cræsus Level:

Income range: \$50,000 a year upwards.

Approximate number: about 35,000 families.

Proportion of total families: .125 %.

Approximate total income: \$4,000,000,000.

Proportion of total income of country represented: 4.3 %.

Approximate number on this Level in 1914, about 10,000.

Percentage of gain in number since 1914: 350 %.

Approximate proportion of the income of this Level secured through salaries, 10 %; remainder from investments, etc.

Typical Proportion spent by families on this Level (with two children) for "Necessities" per year, 27.6 %; per month approximately \$250 for food, \$300 for shelter, \$200 for clothes, \$400 for operating and maintenance.

Typical Proportion spent by this level on "Advancement" per year, 18.4 %; per month \$766.67.

Typical Proportion held as "Surplus," per year 54 %, \$27,000; per month, \$2,250.

2. The Super-Liberal Level:

Income range: \$25,000 to \$50,000 a year; average \$37,500.

Approximate number: about 75,000 families.

Proportion of total families: .268 %.

Approximate total income, about \$2,250,000,000.

Proportion of total income of country represented: 2.4 %.

Approximate number on this level in 1914, about 16,000.

Percentage gain in number since 1914: 370%.

Approximate proportion of the income on this level, secured through salaries, 25%; remainder from investments, etc.

Typical Proportion spent by families on this Level (with two children) on "Necessities," per year, 33%; per month approximately \$250 for food, \$310 for shelter, \$190 for clothes, \$291 for operating and maintenance.

Typical Proportion spent on "Advancement" per year, 17%; per month \$531.

Typical Proportion held as "Surplus" per year, 50%, \$18,750; per month \$1,564.

3. The Well-to-do-Level:

Income range: \$10,000 to \$25,000 a year; average \$17,500.

Approximate number: about 300,000 families.

Proportion of total families: 1.084%.

Approximate total income, about \$4,000,000,000.

Proportion of total income of country represented 4.3%.

Approximate number on this level in 1914, about 60,000.

Percentage gain in number since 1914; 400%.

Approximate proportion of the income on this level secured through salaries, 33%; remainder from investments, etc.

Typical Proportion spent by families on this Level (with two children) on "Necessities" per year, 37.5%; per month approximately \$133 for food, \$150 for shelter, \$112 for clothes, \$150 for operating-maintenance.

Typical proportion spent on "Advancement" per year, 17%, \$2,975, per month, \$247.

Typical Proportion held as "Surplus" per year, 45.5%, \$7,962; per month, \$663.

4. The Liberal Level:

Income range: \$5,000 to \$10,000; average \$7,500.

Approximate number: about 1,000,000 families.

Proportion of total families: 3.584%.

Approximate total income, about \$6,000,000,000.

Proportion of total income of country represented: 6.45%.
Approximate number on this level in 1914, about 275,000.
Percentage gain in number since 1914: 264%.
Approximate proportion of the income on this level secured through salaries, 43%.
Typical proportion spent by families on this Level (with two children, for "Necessities," per year, 69%; per month approximately for food \$100, for shelter \$100, for clothes \$75, for operating-maintenance \$75.
Typical Proportion spent by this Level on "Advancement" per year, 16%; per month, \$100.
Typical Proportion held as "Surplus" per year, 28%, \$2,100; per month \$175.

5. The Moderate Level:

Income range: \$3,000 to \$5,000; average \$4,000.
Approximate number: about 2,500,000 families.
Proportion of total families 8.928%.
Approximate total income, about \$10,000,000,000.
Proportion of total income of country represented: 10.75%.
Approximate number on this level in 1914, about 275,000.
Percentage gain in number since 1914: 816%.
Approximate proportion of the income on this level secured through salaries, 52%.
Typical proportion spent by families on this Level (with two children for "Necessities," per year, 69%; per month approximately \$70 for food, \$60 for shelter, \$50 for clothes, \$50 for operating-maintenance.
Typical Proportion spent by families on this Level for "Advancement" per year, 14.5%, per month \$48.33.
Typical Proportion held as "Surplus" per year, 16.5%, \$660; per month \$55.

6. The Comfortable Level:

Income range: \$2,000 to \$3,000; average \$2,500.
Approximate number: about 2,000,000 families.
Proportion of total families: 7.154%.

Approximate total income, about \$5,000,000,000.

Proportion of total income of country represented: 5.37%.

Approximate number on this level in 1914, about 400,000.

Percentage gain in number since 1914: 400%.

Approximate proportion of the income on this Level secured through salaries, 58%.

Typical Proportion spent by families on this Level (with two children) for "Necessities" per year, 79.2%; per month approximately \$55 for food, \$45 for shelter, \$35 for clothes, \$30 for operating-maintenance.

Typical Proportion spent by families on this Level for "Advancement" per year, 11.2%; per month \$23.33.

Typical Proportion held as "Surplus" per year 9.6%, \$240; per month \$20.00.

7. The Minimum Comfort Level:

Income range: \$1,500 to \$2,000; average \$1,750.

Approximate number: about 9,900,000 families.

Proportion of total families: 35.374%.

Approximate total income, about \$17,000,000,000.

Proportion of total income of country represented: 17.9%.

Approximate proportion of the income on this level secured through salaries, 85% to 95%.

Typical Proportion spent by families on this Level (with two children) for "Necessities" per year, 87%; per month approximately \$49.50 for food, \$32 for shelter, \$26 for clothes, \$19 for operating-maintenance.

Typical Proportion spent by families on this Level for "Advancement" per year, 8%; per month, \$11.60.

Typical Proportion held as "Surplus," per year, 5%, \$87.50; per month \$7.30.

8. The Subsistence Level:

Income range: \$1,000 to \$1,500; average \$1,250.

Approximate number: about 6,390,000 families.

Proportion of total families: 22.764%.

Approximate total income: about \$8,000,000,000.

Proportion of total income of country represented: 8.6%.

Approximate proportion of the income on this level secured through salaries; 100%.

Typical Proportion spent by families on this Level (with two children) for "Necessities" per year, 97%; per month approximately \$46.80 for food, \$22.80 for shelter, \$20 for clothes, \$10.50 for operating-maintenance.

Typical Proportion spent by families on this Level for "Advancement" per year, 2%; per month, \$2.00.

Typical proportion held for "Surplus" per year, 1%, \$12.50; per month, \$1.00.

(Special characteristics: Every dollar must be most carefully managed and there is no room for much beyond immediate needs. In this class are also families who because they live in rural sections and have a garden, chickens, pigs, etc., manage to secure a fair living from this income, and own an automobile and enjoy even some comforts. There is a distinct difference between such people and those with the same income living in cities.)

9. The Bare Subsistence Level:

Income range: \$500 to \$1,000; average \$750.

Approximate number; about 3,900,000 families.

Proportion of total families: 13.934%.

Approximate total income: about \$3,000,000,000.

Proportion of total income of country represented: 3.22%.

Typical Proportion spent by families on this Level (with two children) for "Necessities" per year, 99%; per month approximately \$27.75 for food, \$13.75 for shelter, \$12.50 for clothing, \$6.25 for operating-maintenance.

Typical Proportion spent by families on this Level for "Advancement," per year, 1%; per month, approximately, 60 cents.

Typical Proportion held as "Surplus" per year, Zero.

(Special characteristic: Most of these families are in the rural and very small town districts, and especially in southern and southwestern states, some, however, are in the large cities.)

10. *The Poverty Level:*

Income range: below \$500.

Approximate number: about 1,900,000 families (and individuals).

Proportion of total families: 6.785 %.

Approximate total income: about \$600,000,000.

Proportion of total income of country represented: .645 %.

Typical proportion spent by families on this Level (with two children) for "Necessities" per year 100 % and more; usually being in debt.

(Special characteristic: A great many of these are negroes and poor whites in rural districts of southern states; and a small proportion are in the smaller cities and towns. Although the figure given here is for *families*; this is inaccurate, as on this Level there must be included about one million paupers, insane and others supported by the state, and another 1,000,000 or more who are "floaters" and wanderers.





IX

Luxury Buying and Mrs. Consumer

There is a great deal of nonsense talked about luxury selling in America, especially in recent years when wealth has undeniably increased and there has been an appreciable inclination on the part of Mrs. Consumer for more style and color and quality goods. This nonsense arises chiefly out of some new definitions read into the words "comfort," "necessity" and "luxury." At a trade conference not long ago three separate speakers said that the day of "staple" merchandise in America has passed. This is downright silly—at least so it seems to me. There is a vast quantity of "staple" goods still sold today, and always will be. If the word staple is properly defined, its character is permanent. It means a principal or well-established article of commerce, moving in regular channels of trade. Thousands of tons of such staples are consumed almost every hour. The greater part of American income goes for its purchase.

40. Loose Talk About "Luxuries" and Necessities.—What is behind this loose talk about luxuries and the passing of staples is that a certain proportion of staples are today being merchandised and sold to a far greater degree *as if they*

were specialties. Sugar is sold in cartons as if it were a breakfast food, but it is a staple nevertheless. Soda crackers are packed in cartons and made into a specialty. Both were once invariably sold out of a barrel—but what is somehow forgotten today by those who habitually see only the upper crust of life, is that by far the largest proportion of both sugar and soda crackers are still sold in bulk form. Why should it be a woman consumer who brings to the attention of business men such facts? I find that it invariably surprises business men greatly to learn that 66% of biscuits and crackers are still sold in bulk. They have nearly all had the naïve idea that everybody today in America eats crackers only out of a Uneda or Loose-Wiles Tahoma waxed paper carton. Such ideas are only a part of the appalling ignorance prevailing about Mrs. Consumer, to which I have elsewhere alluded. The effect of this ignorance is invariably to underestimate the market for ordinary goods,—staples, if you will; and to overestimate the market for luxuries. Like the famous calculations for the market for Col. Seller's eyewash—"there are a hundred millions of people; each have two eyes, and if each person uses ten drops a day washing each eye, the market for eyewash will be 730 billion drops or, seven billion, three hundred and fifty million bottles per year. We'll all be rich!"

There is a serious confusion as to what a "luxury" means, as against a "necessity" or a "comfort." This is not surprising in a country where living standards are moving forward so rapidly—especially when even in England the same confusion reigns. Sir Edwin Stockton, speaking in London in February, 1929, on "finance and luxury" referred to it. The London *Financial News* reminded him that "nearly all present day necessities, not excepting shirts, and boots, and glass windows and thousands of other things, began as luxuries. Civilization is, materially speaking, the conversion of luxuries into necessities. It has been justly said that to furnish entertainment for the mind is as important as to provide food for the body. Industry progresses through its interpenetration by science, and in the wake of that comes its interpenetration by art. Lux-

ury, then, always has been, and always will be, a purely relative term."

Staples and necessities still remain such, and account for most of the contents of the millions of freight cars and ship-loads of goods that move about—wool and cotton for clothing, wheat for flour, etc. But there is also large additional tonnage for comforts and luxuries. It is perfectly natural for a mother who has seen to it that her children have food, clothing and shelter, to think of toys, amusements, ornaments, travel and beautification. A Mexican half-breed mother is no different from a Park Avenue mother in this respect. She will reach after comforts, and attaining comforts, reach after luxuries; but only as the garnish to the necessities. The New York East Side families—once regarded as the poorest people in America—are now largely beyond struggling for bare necessities, but with what result? They have increased greatly their purchase of the so-called necessities, as their first desire. The East Side eats good food and plenty of it; often four meals a day. The first result of a raised standard of living is thus not to neglect the staples and necessities, but to increase their use to a considerable degree, also to exchange some of them for more agreeable types. Only after this point is reached does the purchase of comforts or luxuries begin. If then education also increases, there is a further increase in the purchase of *selected* staples and necessities—lettuce, oranges, milk, etc.—on the basis of discrimination between staple values, from new and enlightened points of view.

41. Relative Degrees in Luxury and Necessity.—The lettuce, oranges, bread and milk items make excellent examples. All four are staples. The poorest families have purchased them for many decades—but, except bread, only in limited quantity, and in season. They were staples and necessities—but only to a relative degree. Nothing, except perhaps bread, has ever really deserved the name of a "necessity," and one may logically question whether bread is, since more than half the world's population gets along very well without it, using rice instead; while there are millions in America who eat very, very little bread. Vast armies of soldiers have done without

bread, using "hard-tack." Only among the very poorest people is bread important today, for in their diet it assumes a large proportion, while among most other people bread is more and more neglected. During the war Hoover called the bread men together and told them he wanted them to sell a five cent loaf which met certain requirements, because a ten cent loaf seemed to be oppressive on the poor. The bread men smiled and informed Hoover that the New York East Side, at least, would spurn the five cent loaf as not good enough, because the East Side depended considerably on its bread, insisting on unusually good bread, and was perfectly willing to pay for it. It had always paid more for its bread than other people—but this did not make it into a luxury; it only proved its character at the time as a "staff of life." Today even the East Side is turning slowly from bread—its young women, traditionally buxom, now want the slim American figure, which is inconsistent with a heavy bread diet.

Lettuce and oranges, on the other hand, are being used in far greater quantity—500% more than a decade or more ago—but it would be absurd to call them luxuries, even though to eat them out of season and plentifully may appear to be luxurious. Isn't health a necessity? Then the greater use of lettuce and oranges is not a luxury but a necessity. When one sees a family of five people who have five bottles of milk delivered in the morning there is a temptation to speak of milk being used luxuriously. But again there is a distinct health necessity reason behind it. The claim, then, that a modern family lives "luxuriously" because it uses less of the old starchy staples, bread, rice and potatoes, and more citrus fruits, milk and vegetables out of season, falls rather flat. It is simply a well-advised shift of emphasis as between various staples.

42. Clothing and Household Equipment as "Luxury."—Now let us go higher in the scale than food and consider the case of other so-called comforts and luxuries. Certainly in clothing there is no great tendency toward luxury. Elsewhere I have shown how women are paying less per garment than formerly for their clothes; how they are preferring more or less standardized, modest-priced felt-hats to the old elaborate

"creations." They have cut down not only in average price of garments but in number of garments worn on the person. The textile industry's slackness reflects this, and it is the textile industry which has most actively criticized the tendency to "luxuries" at the expense of "necessities." Presumably some textile men would like to believe that we women have been shedding some "necessities." We have shed plenty, but we believe that what we shed were luxuries, not necessities! Petticoats, for instance! I throw out of court therefore the argument that we are neglecting any textile necessities. It is again a case of changed meanings and altered needs; and in the case of rayon, a shift to a new creation.

Now as to household equipment, this is a common argument. "Women buy luxurious electric refrigerators, electric percolators, vacuum cleaners, washing machines, etc. and neglect the ordinary necessities." I would undertake to prove to any audience that all of the above-mentioned devices, and many others besides, are *productive machinery* precisely on a par with the dictaphone, the typewriter, the filing cabinet and the adding machine in its money saving and time saving values. No such machinery should be called a luxury—we stopped using such epithets for machinery a hundred years ago. Like industrial and office machinery, home machinery has brought economies which have enlarged productivity and well-being. I throw out the term luxury therefore as regards home equipment.

As for the automobile, I do not need to prove my case. The National Automobile Chamber of Commerce and many economists have demonstrated that automobiles are not today a luxury, because they are also economic, productive machines, and only incidentally give pleasure.

Pianos, phonographs and radio sets are to be classed as luxuries only if you insist on considering recreation a luxury. I do not, because work activities demand alternation with recreation if ill-health and insanity are to be avoided. The "good life"; wise, well-rounded living demands recreational and cultural activity quite as much as food; therefore I see no basis for rating these articles as other than staples and comforts.

43. **The Real Luxuries.**—What have we left? I will fully and willingly concede to be luxuries alcoholic liquor, night clubs, travel, imported food delicacies; the notion of a college education for everybody, the collection of antiques, the possession of a multiplicity of homes, country estates, yachts, jewels, show-off hospitality, competition in wealth and display and things like that. But it will at once be noted that the great bulk of family buying is quite on another plane, and so is the great bulk of manufacture. There is not being sold to-day on any large scale what I would call genuine luxury. What is taking place is a vast realignment of standards of living on the modern basis which makes use of our new health and dietary and artistic knowledge. The old labels of luxury and necessity are useless, and so is any criticism of consumers as seeming to prefer luxuries to necessities.

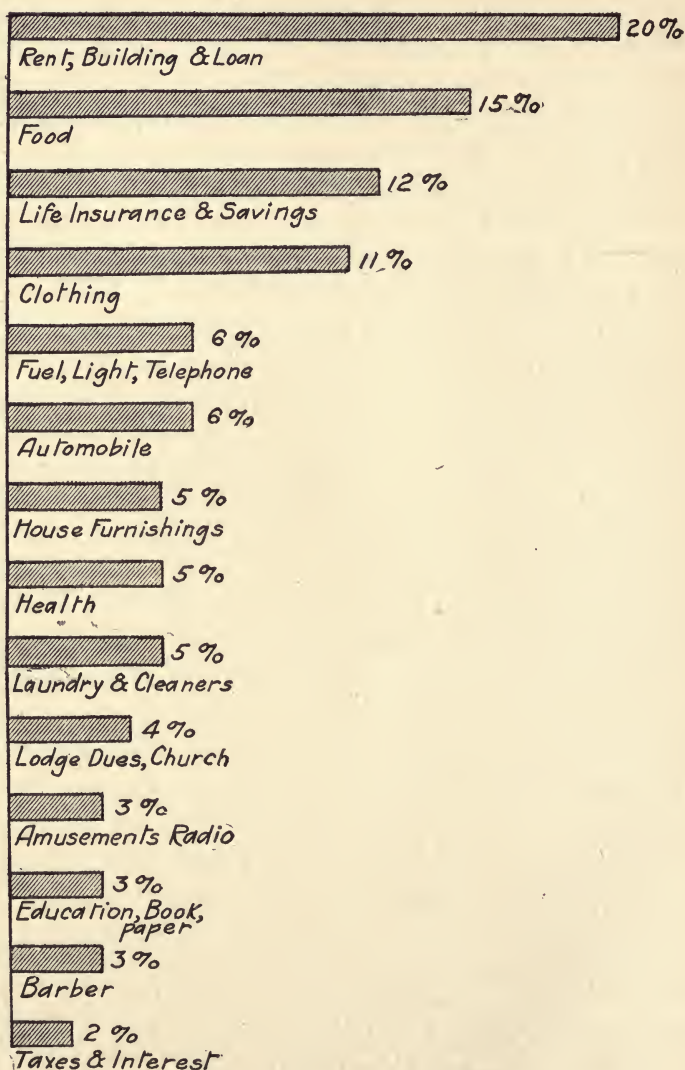
"The American consumer demands the conveniences and the refinements of life rather than the necessities" is the statement of Raymond A. Kline, department store head of Atlanta, and this is typical of the twisted ideas one encounters. It is a self-contradiction, for we cannot otherwise than buy the "necessities." If we do not buy them any longer, or in such large quantity, it is proof that they are no longer necessary.

Naturally the sellers of the goods which Mrs. Consumer decides is no longer quite so necessary are inclined to complain. Take shoes. We are not wearing as many shoes per person as twenty years ago. The shoe people are after us. In a movie they have concocted* they tell us that in an average town of 15,000, the clothing merchants get 20 cents of our dollar, and want 25 cents. The automobile dealers get 10 cents of our dollar and want 12 cents. The food dealers get 20 cents of our dollar and want 25 cents. The shoe dealer gets three cents of our dollar, and wants five cents. Mrs. Consumer, you will see from this perfectly truthful picture, is the storm center of very earnest endeavor to shave off a larger slice of her dollar, but there is no evidence that she is following any foolish yielding path, though she is an interested listener to all pleas. If she shaves her shoe bill, you may be sure that she

* "Your Share of Pairs," National Shoe Retailers' Association.

has a reason, and is not neglecting any "necessity," nor gallivanting after any so-called luxury. *She*, not the seller, sets the criterion as to what is luxury or necessity.

The margin for so-called luxury buying is much less than what is supposed by the superficial observers of family spend-



BUDGET PROPORTIONS OF AVERAGE \$100 A WEEK FAMILY

ing. They forget the increased drains of so many new kinds of "necessities," which Mrs. Consumer only wishes it were true that she could avoid or reduce. These necessities are as compelling as the need for food. One can't go around with one's hair looking like a gypsy; one must patronize barbers and hairdressers; and one can't avoid having need for doctors and hospitals. The list of other similarly inevitable demands is ever lengthening. The accompanying chart shows the average expenditures of a family with an income of \$100 a week or over—the type of family which is most accused of irresponsible luxury buying. The proportions, here shown, when realized, certainly rule out the idea that there is much room for luxury buying—unless it comes out of the 12% savings and insurance item, none too ample for the average family.

In relation to luxury buying, it must not be forgotten that when you break up the families of the United States into logical groups according to standards of living, you have only ten or fifteen million out of the 120 million people who have more than the slightest surplus for luxury; therefore any luxury buying is the privilege of only a very limited class, concentrated largely in a hundred or more large cities. It is true that there has been since 1913 a rise of about 30% per capita in "real" income; that is, in the purchasing power of a day's labor, but as I have explained it has *not* wholly been turned into "luxuries" but into better selected "necessities" and comforts for all but a narrow fringe of people. I am therefore opposed to the implications of the word luxuries, as misrepresenting Mrs. Consumer's standard of modern values. This country is very far away indeed from any general standard of living worthy of the name luxurious.

44. "Creative Waste" in Family Spending.—It is now time to assert and proclaim for the American family, on all levels above the Minimum Comfort Level, a bold new policy, already in existence, without fear of being called extravagant or wasteful. This *the policy of creative waste in spending*. For many years American women have had a sense of guilt about our so-called "wastefulness" and "extravagance," as it is regarded from the French and German housewife's point

of view. We have been told a thousand times—and indeed I, too, have told it to American women from lecture platforms—that the foreign housewife could feed her family from what the American Mrs. Consumer throws into the garbage pail. French women visiting America are astounded and aroused at nothing that they see here so much as our open-handed indifference to what we “waste.” We do not bother much about fixing up “left-overs.” We buy a loaf of bread, and often throw away half of it. We throw away the beet-tops instead of cooking them, and we buy so many, many things that are simple to make in the home and that no foreign woman thinks of buying, and buy them far more often, because we discard them before their use is anywhere near exhausted.

Now the time is ripe to announce and defend the principles upon which Mrs. Consumer in America operates, and disavow the last vestige of a sense of guilt because we are not as painstakingly “economical” as our foreign sisters. During the summer of 1929 I made three speeches in Europe to leaders of the foreign housewife in many countries (at the International Management Congress, Paris; at the British Housewife’s Conference, New Castle, and at the International Advertising Clubs’ Convention in Berlin), and at each one I specifically discussed this point, and it aroused the most lively discussion and interest. There is far more involved in this subject than merely the effort to squeeze the family dollar terrifically hard, and utilize every scrap of food and every ounce of utility that family goods can be made to yield. General industrial prosperity and higher standards of living are involved.

As a tribute to woman’s genius the old concentration upon pinching economy is exceedingly left-handed and negative, on a par with tatting or elaborate hand embroideries, because it is essentially a petty, *medieval* accomplishment. It is an application of brains in the wrong place, for there is no future to penny-squeezing beyond a certain point, not even health and good sense. We know today that women’s energies should be applied to something else than the infinitesimal tasks on which they expended their energies many years ago.

The machine and power era has altered the entire domestic scene, as well as life in general, and housewives have been the last to apply the change. Domestic economy is still largely medieval in Europe and in some parts of America.

The machine and power era makes it not only possible but vital to apply in the home the doctrine of *creative waste*. By this term I mean the relaxation, by those who can afford it, of the old desperate grip most of us had upon values and utility in goods; a desperate grip which became a necessary instinct of self-preservation during our long and bitter hand struggle with our environment before the machine and power emancipated us. We held on to what we possessed too long, made too few changes, tried to get too much out of a purchase, and denied ourselves too much. We were, really, *merchandise hoarders*.

Just as old George F. Baker, the greatest living banker, discovered that the way to relieve panics was for banks to unhesitatingly *pay out their resources instead of hoarding them*, when stringency arrived, so we have learned that the way to break the vicious deadlock of a low standard of living is to spend freely, and even to waste creatively. The difference between real waste and creative waste is not at all difficult to define. Business men are long familiar with it. They will cheerfully sell or throw out an office or factory machine, bought only last year and which is still good for years of use, in favor of a new model bringing additional economy or convenience or smartness. It is in fact recognized as stodgy and backward not to do so. It is genuine creative waste; it has been the great developer of business and industry. Why not recognize the same principle in the home? *Real* waste is to buy goods which does not fit or will not be used at all, or which is wilfully wasted—like the making of three carbon copies of typewriting when one will suffice, or in the home, buying a crate of oranges and permitting a goodly portion to rot. Mrs. Consumer is distinctly against real waste, and her adoption of hand-to-mouth buying is ample evidence of it, for foreign housewives are hand-to-mouth buyers. I

know small French families who buy a half a loaf of bread at a time.

Creative waste is, then, something quite different. Its distinctive characteristic is *looking to a larger end, beyond the draining of the last bit of utility*. Mrs. Consumer does not believe that fussing over left-overs, as the foreign housewife does, is invariably good dietetics or even real economy, considering her desire to live her life on a broader scale of values. She has a choice of spending most of her afternoon cleverly devising a tasty dish of left-overs, masking them with carefully made sauces, as the Frenchwoman does,—or spending that time at something which interests her more and which is in the end more creative and useful. As a matter of fact we never have been able to make the American man fond of left-overs, however ingeniously disguised! The value of a woman's hour of time is distinctly greater, relatively, in America than abroad, and the laboring of the domestic mountain to bring forth a small mouse of economy has not here the same ratio of importance as abroad, largely because the cumulative effect of our free-spending, creative wasting policy has been to raise wages and standards of living. It has always been woman's dream that in a more ideal state of society she would not have to pinch pennies and spend an hour fretting over the saving of a dime or two. This state of society, let us clearly realize, is arriving for all the levels above the comfortable level.

There isn't the slightest reason in the world why materials which are inexhaustibly replenishable should not be creatively "wasted"; no reason why, for instance, bread crusts and left over portions of breadloaves, should be on the conscience of Mrs. Consumer because she doesn't make a bread pudding or French toast out of them, as foreign housewives do. Or hash out of yesterday's roast of beef. Or dust cloths out of old undergarments; or pantaloons for son out of father's cast-off suits—and so on *ad finitum*. I had a great-grandfather who sat for hours rolling tapers out of pieces of newspaper, to save matches, shaking his head at the awfully lavish use made of matches today!

There is an engaging tale of the penurious farmer who had a barrel of apples. He admonished his family that when picking out apples to eat they must always select the specked or partly rotted ones. They did, and of course they were eating half-rotted apples all winter long. None ever enjoyed the luxury of a completely solid apple! Quite similar is the practice of friends of mine, a young couple. The wife is most economical, having had a real old-fashioned mother brought up in the old hard school. Every morning she puts on the table, for hubby's breakfast food, *yesterday's* half-filled bottle of milk, usually appreciably below par in freshness. If hubby kicks and wants *today's* fresh bottle she gently chides him for being extravagant, and the poor fellow never gets really fresh milk for his breakfast!

These are graphic examples of the psychology of consumers still caught in the net of old pre-machine and power age instincts, and who have not mastered the new point of view. Some, alas, grasp it too well and go to the other extreme; but the principle of creative waste is not to be assailed. It is a clearly-marked part of American technique in all fields, and is now coming to full bloom as a family standard. I shall never again criticize the American free-spending attitude, so long as we also have an equally active producing urge, for it is absurd to expect us to produce more and not at the same time expect us to *spend* more. Spending more inevitably means wasting more; means progressive obsolescence and much change; but I certainly see no sign that our changes are for the worse. They are very decidedly changes for the better, therefore let them come on apace! A vast mountain of American family possessions today are no good but to make a bonfire with; and I wish I could burn up gradually a third of our houses! National health and happiness would be very well served, as they were in London in the middle ages when the Great Fire mercifully cleared out all the old shambles. It seems impossible to impress many people with the fact that our speed of progress in the past 30 years has obsoleted *nearly everything*, and created a current, continuing rate of obsolescence which we ignore only at our

peril and disadvantage. Mrs. Consumer and her attitude toward change is the key to the situation; the dial which registers how fast we can move. If only she would creatively waste *more* rather than less!

45. A Measure of the Taste of Mrs. Consumer.—The evidence is conclusive that Mrs. Average Consumer is greatly improving her æsthetic taste and appreciation, but she has, naturally, a long way to go. America is not yet able to claim distinction as an æsthetic country, although in full fairness it should be said that there is certainly a far larger proportion of women in America who have an appreciation of the æsthetic than in any country of the world. The error is too often made of contrasting the women of Paris, let us say, with the women of all America, whereas if the women of *all* France are contrasted with all American women the advantage in æsthetic appreciation would be with America.

The closest approach to any real facts that we have on American women's "taste" is the consumer research made by the furniture interests*. This showed that 39% of women had a good color sense, 34% a poor one and 27% no particular color sense. Other angles of this research of taste indicated that this is a fair general estimate of the decorative taste of the average housewife. I submit that this is nothing to weep about, even if it isn't a perfect score. Not two-fifths of French or German or English women, I feel sure, have a good color sense.

* Millis Advertising Agency, Indianapolis.





X

Women's Wealth and Income

It is only fair when discussing Mrs. Consumer, to study her also as an *owner* of wealth, instead of merely as an agent for spending wealth. Mrs. Consumer spends not alone her husband's income, but often also her own. She is an astoundingly large owner of wealth and property, and her income is of great importance in any study of American wealth.

This fact has only recently been realized to the full. Indeed, a survey made by New York bankers* early in 1929 makes the fantastic statement that women will have the entire wealth of the country in their hands by the year 2025 if the present rate of accumulation is maintained! The majority of the stockholders of the largest corporations of the country are women; a fact which must surely arrest profound attention. 41% of the nation's individual wealth is in the hands of women. Facts like these are surely striking indications that Mrs. Consumer is not alone interesting from a mere market-basket point of view as the spender of a provider's income, but from the point of view of a property-holder, a person of surplus wealth and of income of her own.

* Lawrence Stern & Co., New York.

This puts another aspect upon the face of Mrs. Consumer, and entitles her to a dignity which perhaps we have not always readily accorded her. Some of the facts which can be enumerated concerning woman's wealth position are as follows:

46. Some Revealing Facts of Women's Wealth.—Women are beneficiaries of 80% of the \$95,000,000,000 of life insurance policies in force in the United States.

Women pay taxes on incomes totaling more than \$3,250,000,000 annually.

Women constitute from 35 to 40% of investment bond house customers.

Women millionaires are as plentiful as men, according to income tax returns.

Women are receiving 70% of the estates left by men and 64% of those left by other women.

More than 8,500,000 women are gainfully employed in this country and this is the 1920 census, already nine years old. The figure, I estimate, is now likely to be 11,000,000.

The number of women stockholders in shares listed on the New York Stock Exchange has increased greatly during recent years.

Women comprise more than 50% of the stockholders of the American Telephone and Telegraph Company. In the United States Steel Corporation there are 50,000 women stockholders, more than 50% of the total. They also comprise 50.48% of the shareholders of the Pennsylvania Railroad, and also predominate in many other corporations, such as the Westinghouse Air Brake Company and the National Biscuit Company.

A Pacific Coast investment firm in February, 1929, analyzed the purchasers of first mortgage serial bonds and found that 31% were bought by widows and 28% by housewives, making a total of 59% for women.

It should be pointed out that women, so intimately familiar with the great corporations serving her with foods and family goods, find it a most natural proceeding to invest in the stocks of such firms. Some of the wisest of these, such as

Swift & Co., who are well aware of the great value of having their customers as stockholders, take special pains to cultivate them. The Swift "Year Book" is sent to consumers.

Women have by no means been absent from the ranks of stock speculators. Because of the great interest being shown by women in the stock market, several New York Stock Exchange firms have opened branch offices exclusively for women. From 35 to 40% of the customers of leading investment houses are women, and the ratio is steadily increasing.

Of special interest is the vast wealth being transferred to women's control by legacy. During one period, it was learned that fifty out of seventy men's estates were left to women, and forty-four out of sixty-nine women's estates were left to other women.

47. What the Income Tax Reveals.—In 1926 women making income tax returns paid taxes on \$3,297,527,089. Individual men, including those reporting as heads of families, paid on a total of approximately \$4,741,136,187. The exact ratio was 41% of the total for the women and 59% for the men. These figures do not, however, tell the whole story, as the largest part of the taxes paid were on joint returns of husband and wife, in which class there were returns totaling \$13,555,920,041. If we assume that married women are as wealthy as single ones, we arrive at a total of \$5,500,000,000 contributed to this total by women, or a grand total for married and single women of \$8,797,527,000 of taxable income.

A still more striking picture is presented in the case of the very rich by excluding all incomes of less than \$100,000 a year. In this class, in 1926 individual women reported about \$484,794,440, as against \$404,802,056 for individual male reports. Here women actually lead by a substantial margin, having 54% of the total.

Further analysis shows that individual income tax returns indicated that 139 women paid taxes on incomes in excess of \$500,000 and 44 on net incomes of more than \$1,000,000. Individual returns of men showed only 123 paid on net incomes of \$500,000 and, 42 on incomes of \$1,000,000.

Women's wealth is found to be the greatest in the States of New York, Pennsylvania, Illinois and California. The net incomes of women in these States follow:

<i>No. of Returns</i>	<i>State</i>	<i>Income</i>
141,985	New York	\$896,927,687
65,018	Pennsylvania	328,402,085
60,336	Illinois	273,139,342
53,037	California	253,967,205





XI

Market Research and Consumer Reaction

I happen to have had a great deal to do with the development and application of consumer market research, over a period of twenty years. My observation is that it has rarely if ever failed to be of primary importance in more successfully reaching and influencing the consumer. The manufacturers and distributors who are closest to the consumer, and who research consumers most frequently are the most successful.

48. "X-raying" the Consumer.—An "X-ray" of the consumer, via market research, is as logical in selling as in medicine. Consumer market research is the bridge that covers the great gap by which most business firms are separated from the consumer. This gap has long been accepted complacently. In particular the textile industries operated at an astounding distance from consumer knowledge; no officer of the mill being in the slightest degree informed, as a rule, even about sales, much less about ultimate consumers. Thousands of others who sell goods through jobbers have been out of touch with consumers, and even those who sell through retailers.

I do not believe that either the department store, the mail

order house, the chain store or the house-to-house seller would ever have secured so great a place in modern business if the manufacturers making goods used by the public had been more alert and active as regards consumer habits, desires and preferences.

I presume that one reason for the widespread neglect of consumer research until recent years is lack of familiarity with the technique of it, which is rather new. It is not a simple thing to make a competent survey of consumer reaction; in fact the job is full of pitfalls for the unwary. At the same time I do not for a moment consider that only university professors and psychologists are able to make consumer surveys. In fact, I do not even believe that they are the ones to undertake it. The best method is the work of an organization trained and established to do such work. There are now several such.

49. The Twenty Uses of Consumer Research.—In my opinion consumer research is a tool of very wide practical usefulness, for many purposes, small and large, for matters both of little and of great importance. I list a few:

1. To establish the basic need or place for a proposed article.
2. To determine the new conditions or changed point of view regarding an old article.
3. To secure a careful fitting of the design, plan, shape, size, price, form or method of marketing a particular article.
4. To develop the facts concerning the average method of use or application, or varied possibilities of an article.
5. To learn the goodwill status of a well known article in relation to competitors.
6. To study complaints, misfits, difficulties or peculiar conditions under which the goods are used.
7. To follow up users of goods.
8. To secure advance data as to reactions to certain contemplated methods of sales or advertising approach.
9. To test out appeals and rate their relative strength.
10. To check up results from certain forms and kinds of sales or advertising already done.
11. To study sales resistance more closely at its source.

12. To check up distributors or branch selling organizations.
13. To make more scientific analyses of market potentialities, for quota or other purposes.
14. To make quick, brief tryouts of new suggestions or plans of a routine, unimportant nature.
15. To check the relative merits, in certain markets, of certain mediums or methods.
16. To solve the mystery of consumer indifference or hostility or special interest in some matter or method.
17. To acquire accurate data as to average family practice and point of view, among certain levels of consumers, or in certain localities.
18. To secure authentic proof of consumer preference for use as a sales and advertising argument.
19. To secure statistics of average family consumption volume.
20. To discover just what a family reads, or where it trades, or how; and as to what members of the family influence the purchase of certain goods, and to what degree.

50. **The Usefulness of the Consumer Questionnaire.**—In nearly all cases the very best technique for consumer research is the questionnaire technique. I am aware, of course, of the occasional criticisms that have been made of questionnaires, but boiled down such criticisms have been only two: (1) that there are too many questionnaire surveys, and (2) that they tell little and the consumer replies what he is expected to reply. These are after all superficial criticisms, of no real importance, especially the first. Mrs. John Consumer living in a particular house in a particular town, rarely encounters the questionnaire. It will be a long time before consumer questionnaire surveys crowd each other. The matter of Mrs. Consumer replying what the investigator wants her to say is, of course, simply a question of how experienced and capable the managers of the survey are. It is absurd to suppose that they do not know their business, just as engravers or automotive engineers know their technique. Obviously it is folly to put answers in Mrs. Consumer's mouth; but I have never had anything to do with makers of surveys who were as simple-minded or dishonest

as this. There is an intelligent technique for making consumer surveys, and if it is followed, immensely useful information is to be obtained. In fact the astounding thing to contemplate is that for all these decades business men in offices and factories have sat at handsome desks guessing crudely what Mrs. Consumer thought about their goods, and the conditions surrounding their use, while few ever thought of the simple, common sense idea of going straight to Mrs. Consumer and having a nice little family chat with her about matters of such obvious mutual interest. Such a chat becomes a formal "questionnaire" only for reasons of system and accuracy, to prevent the interview from becoming a mere vague blur of general impressions. Many times, when the questions on the questionnaire are few enough in number, the experienced consumer investigator does not even show the questionnaire to the consumer in order not to make the visit seem formal or self-conscious.

The coming of the more analytical mind into business is responsible for the far more frequent use of consumer research today. Such a mind is not interested in opinions. Like Mr. Kettering, of the General Motors Corporation, it wants opinions *only when there are no facts obtainable*. Naturally it is absurd to say there are no facts obtainable about the Mrs. Consumer. She is no deep mystery at all—she is sphinx-like only to the business guesser, who has never had imagination enough to think of collecting consumer reactions and averaging the specific answers and thus get a collective reaction from Mrs. Consumer.

51. The Cost of Consumer Research.—The method is applicable at such low expense that there is no excuse whatever for business houses to use the old guesswork method. For a cost of only fifty cents to a dollar per consumer, and even in groups of as few as 100 consumers, for some less important matters, accurate answers may be worked out to questions. Yet even today some business men seem to be willing to stake hundreds of thousands of dollars in expenditures on no more of a "consumer survey" than the opinions of their stenographer, their aunt, their wife or grandmother—if indeed they deign to go that far. I am speaking from remembrance of scores of con-

crete instances when I say that sellers of household goods are constantly making the most astounding errors, which any dozen intelligent Mrs. Consumers could have prevented if they had been asked beforehand. It stirs one's pity and incredulity to see so many men investing large and small sums of money with great hope of success, in ways so utterly stupid, from Mrs. Consumer's point of view. As an instance of failure to research even the practical application in use of an article, I recall a firm that put out a patent cake-cutter, modeled after the principle of an excellent apple-cutter now on the market, which when pressed down on an apple cuts it into six parts. This new device was based on the idea that you could do this also with cake—which you can't without smashing the cake!

But this manufacturer had dies made, organized a company and started salesmen out hopefully to sell this absurdity! Scores and scores of other instances I could name, of merely mechanical stupidity due to failure to research; yet this is so very obvious. What is not so obvious to many is the need for consumer research which will bring out family conditions militating against the article, or for the article, if known. For years women wished for packages containing smaller quantities of various foods like cheese or butter, but it remained for a manufacturer who made a survey to discover Mrs. Consumer's wishes and act on the fact and reap an excellent advantage. There is so much tradition and habit in the way consumer goods are put out. Mrs. Consumer, as I have said, is not vocal; she says nothing and suffers in silence, as a rule. You must dig out of her these reactions, some of which she has never even formulated to herself, but which she would formulate if asked the direct question.

52. Swift Consumer Changes of Today.—These are times of many consumer changes, and Mrs. Consumer is today so swift on the trigger with changes that even on the score of rapidly changing habits and conditions manufacturers need to make consumer researches. Certainly I would give different answers to the same question today from five years ago, so changed are family conditions of buying and use. Why I drop one soap for another, one disinfectant for another, one

method of vegetable preparation for another, one method of cleaning and polishing for another, one kind of breakfast for another, even one general plan of a meal for another, is and must be of the greatest importance to the seller both of the goods I drop and the goods I now use in its place.

53. Recording a Consumer's Buying History.—One of the

No. 1179

WATCH INVESTIGATION (Consumer)

CONDUCTED BY

THE BUSINESS BOURSE
347 Fifth Avenue, New York

☐ Man
☐ Woman

Name _____

Address _____ City _____

Occupation _____ Date _____

(1) What makes of watches have you used?

(a)

Make _____

☐ Satisfactory ☐ Unsatisfactory

☐ In time keeping

☐ In yearly repair cost

How long carried? _____

Why did you get a new one? _____

(b)

Make _____

☐ Satisfactory ☐ Unsatisfactory

☐ In time keeping

☐ In yearly repair cost

How long carried? _____

Why did you get a new one? _____

(c)

Make _____

☐ Satisfactory ☐ Unsatisfactory

☐ In time keeping

☐ In yearly repair cost

How long carried? _____

Why did you get a new one? _____

(d)

Make _____

☐ Satisfactory ☐ Unsatisfactory

☐ In time keeping

☐ In yearly repair cost

How long carried? _____

Why did you get a new one? _____

(2) What is the lowest and highest prices at which an Ingersoll Watch sells? _____

(3) What is your own and your friend's opinion of the Ingersoll Watches as they are today? _____

(4) What does "Radiolite" mean? _____

(5) Can you get it on other makes of watches? _____

(6) Where do the Ingersoll Watch people advertise that you read? _____

(7) What is your theory about the kind of watch to carry? _____

most interesting of the types of consumer investigations, to my way of thinking, is one which *takes the consecutive buying history* of a consumer regarding a certain product. An example of questionnaires of this nature is shown herewith, with four spaces on it watch buying history. The plan is to secure from the consumer the record of four or more specific consecutive purchases, asking similar questions regarding each of the four or more purchases. From such data it is possible to see *the trend*, if any, of that consumer's buying. For instance in the case of Ingersoll watches it was possible to note a tendency from expensive watches toward cheap watches, or *vice versa*. It is naturally most important to know, from the facts themselves, rather than from the consumer's opinions, in what direction her purchases are veering. She may be preferring one general competitive trend to another, acquiring a philosophy of buying often, and at a low price, rather than buying high quality, long-lasting goods. She may be turning from private brand to nationally advertised goods, or *vice versa*, and she may be sticking to one brand or discontentedly trying something new each time. These are most important disclosures, especially when a large enough sample of consumers is researched, and general trends are disclosed.

54. Use of Consumer Research for Trade Selling.—Another unusual use of consumer research—possible of course only by certain firms—is to secure evidence of consumer preference and practice in a manner that is impressive to the trade. A brilliant example is a survey made in 1929 for the American Metal Cap Co., manufacturers of metal seals for glass containers. The salesmen had for some years told packers and food manufacturers that housewives preferred goods with metal caps, but the salesmen's words were discounted as natural bias.

Then a consumer survey was made among 8,028 housewives in 46 cities in 26 states. The investigators, who did not know the client or the purpose of the investigation, placed five jars before each housewife, each with a numbered cap, and the women were asked to imagine themselves in a store

choosing between them. The company's product came out at the top of the test, with 5,575 or 69.5% of the women preferring the Amerseal cap. This consumer survey data was then made the basis of a vigorous campaign, in trade journals, direct advertising, etc., and a booklet containing the results of the survey was printed. The survey made a deep impression on the company's trade.

There are plenty of other parts or "ingredient" manufacturers who could profit greatly by just such a survey. The automotive parts and supply concerns very frequently make surveys of automobile owners, and such information is of very real importance. It must increasingly become important for parts or supply companies in the family goods field to secure factual evidence of consumer preference or prejudice or consciousness.

55. Analysis of Volume of Consumer Buying.—Just merely the question of volume of purchase of certain items is an important reason for consumer research. The per capita or per family statistics for the entire country are only mathematical, abstract averages, and the real figure important to secure is the *typical* consumer's annual volume of use, on various levels of income, or in various localities. This is not possible to secure by calculation from existing statistics—it can be most reliably accomplished only through careful consumer investigation by the questionnaire method. Such data is often most surprising, and enormously useful in studying possible consumption. If I use 120 cans of Campbell's tomato soup per year in my family, and the average per family in the entire U. S. is only 3.9 cans, it is obvious that my family is enormously above the average, and comparisons become possible with other typical families on various levels, for the setting of territorial quotas, etc. In the case of many household items, where much unbranded, bulk or unknown goods in a certain line is purchased, it becomes particularly important to study average family volume of consumption. I have heard some perfectly ludicrous debates among business men on questions of family practice indicating that they labor under the most absurd illusions concerning family buying

in their own field. They confess themselves entirely without any information about the consumer. My standard "line" when I address a sales conference or convention for a particular firm, has been to find out beforehand the things it doesn't know about the consumer, (which are usually many) and then, out of my practical observation, or previous research, make statements about the consumer which upset and surprise them. (I wish courtesy did not forbid the mention of some names of famous American advertisers and the details of my remarks, as they would make entertaining reading.) I have had more than one instance where substantial bets were placed that I was wrong, so utterly certain were these men. And yet with no especial credit to me, they *were* shown later to be wrong. I mention the matter only to reinforce my point, that the last outpost of business ignorance is concerning the consumer, and that consumer research is the direct means of remedying this ignorance.

56. Amateurish Consumer Research.—There is one type of seller of family goods who salves his conscience about keeping in touch with the consumer. He makes periodic trips and he proudly reports that he goes into retail stores and listens to Mrs. Consumer talk to the clerks. This is his "consumer research," casual and incidental and without design or plan. It is a tiny bit better than nothing, true, but what a travesty upon the importance of such a matter!

Another "salving" way is to hire some young domestic science graduate and make her represent the consumer to the firm. This is, indeed, a further advance, but an inadequate one, for young domestic science graduates represent the abstract theory of family buying, not the actual practice as it is in the shanties of "poor white trash" or the Nebraska farmer's wife or the East Side family, where the goods in question may largely be consumed. *Field knowledge* of Mrs. Consumer as she actually is and breathes and does, is needed, not the copy book maxims of the dainty school-taught art of domestic science, nor any individual's opinion, including my own. It seems such a struggle to lift people up to that level where they comprehend and act upon the great basic difference

between fact and opinion. Facts about Mrs. Consumer must almost invariably be obtained from questionnaire studies.

57. Vital Style Research.—On the question of *styling*, also, consumer research has been demonstrated to be a highly successful investment. Women being admittedly style-conscious as never before, the problem of styling family goods is no small one, for makers of goods in which style never before figured much.

A telling example of consumer research on style goods is that of the DuPont Viscoloid Co., as told by C. F. Brown, sales director. In 1927 its "pyralin" toilet sets were losing ground. It was believed that it was not properly styled, and that no artists' or executives' ideas as to the new styling should prevail, but the decision of Mrs. Consumer herself. A year was spent to discover Mrs. Consumer's wishes. A cross-section of Mrs. Consumer was made up, consisting of (1) business and professional women, (2) club women, (3) college undergraduates, (4) art students and instructors. The various newly-designed sets were displayed; each was numbered and women given a ballot, on which to record, first, second and third choices. To get club women to coöperate prize sets of toilet accessories were offered. A total of 1048 votes were recorded, 71% of which were for the new "Lucite" set, and 29% for the old "Pyralin" sets. Perhaps the most interesting sequel to this is that after a year of marketing the new "Lucite" sets, the ratio of "Lucite" sales to "Pyralin" stood almost as the women had voted—65 and 35%. Here is unassailable proof that it pays well to consult Mrs. Consumer, and that when she is consulted, she knows what she is talking about, and buys as she votes.

58. Rivalry in Consumer Knowledge.—Retailers have always claimed to know more about the consumer than the manufacturer. In the past this was true, but consumer research technique and the use of home economics consultants has changed all this. I therefore do not at all agree with Oswald W. Knauth, executive vice president of R. H. Macy & Co. when he says: "No manufacturer can possibly have the daily contact with the public nor the resources to make ade-

quate experiments which could lead him to sound conclusions concerning the effects of a given retail price. There are questions of locality. There are questions of changing fashions. There are questions of relative turnover—in fact, the whole line of subjects with which the retailer is concerned is too distant from the manufacturer to enable him to form a competent judgment.”

I think it is pure nonsense to say that the manufacturer cannot know as much about the consumer as the retailer, and isn't capable of a competent judgment of consumer demand. This is absolutely belied by the great trade-mark advertisers' success in serving consumers. Knowledge of the consumer is gained by analytical study, research, test, consultation and experimental contact. No one has a monopoly on them. They require brains and resources which only a few large retailers possess even if they were inclined to use them; whereas the manufacturer, concentrating as he does upon one or a few articles has every incentive, every facility, and can hire all ability needed to make a far better consumer study than any retailer. Of course if the manufacturer stupidly refuses to research the consumer, that is another matter, and he deserves to be outwitted and out-pointed in consumer knowledge by the large retail emporiums or chains.



BOOK II



XII

Some Details of Per Capita and Per Family Consumption

One of the most useful measures possible of study of consumption is the application of the per capita measure. This is even more valuable than a per-family measure, using the 4.3 individuals per family which is conventional. The per capita measure, while of course "artificial," enables one to make positive applications of consumption statistics to populations in various territorial units. When somebody asks me "how much sugar does the state of Iowa consume?" neither I nor anyone else has the slightest chance of getting official figures as to precisely how many pounds are passed over the counters to Iowans. But if we have the per capita for the country at large there is at least a sound start possible in studying localized consumption.

59. A Per Capita Contrast to 1875.—There have been great changes in per capita consumption in America, for as everybody knows the changes have been far greater in the past fifteen years than in any similar period before—possibly than in any similar period in the future. But there were also many great changes between 1875 and 1910, for instance.

Per Capita Consumption Comparisons, 1875-1910-1928.

	<i>Per Capita Consumption 1910-1911</i>	<i>% Increase or Decrease 1910 over 1875</i>	<i>Per Capita Consumption 1928</i>	<i>% Increase or Decrease 1928 over 1875</i>
Sugar	79.9 lbs.	+ 107.9%	83.52 lbs.	+ 117.0 %
Wool	6.32 lbs.	+ 59.2%	5.46 lbs.	+ 37.5 %
Cotton	21.8 lbs.	+ 144.5%	31.66 lbs.	+ 257.57%
Coffee	9.33 lbs.	+ 28.7%	13.00 lbs.	+ 79.31%
Tea	0.89 lbs.	- 38.2%	0.86 lbs.	- 40.28%
Breads (Factory Baked)	52.7 loaves	+ 41.8%	85.67 loaves	+ 130.54%
Fresh Beef	73.1 lbs.	+ 59.3%	51.7 lbs.	+ 12.69%
Fresh Pork	23.7 lbs.	+ 61.2%	73.9 lbs	+ 398.42%
Milk	74.1 qts.	+ 43.7%	136.87 qts.	+ 165.76%
Butter	24.4 lbs.	+ 54.3%	17.03%	+ 8.40%
Potatoes	3.1 bu.	+ 18.1%	3.93 bu.	+ 50.80%
Women's Clothing (per adult woman)	\$20.37	+ 54.3%	\$48.00	+ 263.6 %
Lighting	\$ 2.04	+ 37.2%	\$ 2.84	+ 113.53%
Furniture	\$ 8.33	+ 63.8%	\$ 7.01	+ 38.0 %
Life Insurance	\$ 6.67	+ 71.3%	\$52.00	+ 1233.33%
Diamonds	\$.43	+ 285.0%	\$ 3.44	+ 31172.7 %

For the sake of a background for the up-to-date per capita and per family figures which I present further on in this chapter, I list here some contrasts* between 1875 and 1910, showing how the pre-war period contrasted with a generation or two before.

It is irresistible to draw some contrasts between these two points of relativity and the present day. Refined sugar, for instance; jumping from about 37 pounds per capita in 1875 to 79 pounds in 1910, to 108 pounds in 1929. The United States, Australia and Hawaii lead the world by far in sugar consumption per capita. And yet in Revolutionary days it was only $7\frac{1}{2}$ pounds, and in 1825 the consumption had increased only to 8.3 pounds, and stayed at this point for twenty years. For the past hundred years the increase in per capita sugar consumption has averaged about $5\frac{1}{2}\%$ per year, showing that sugar keeps almost the same pace of increase as the fifty year average rate of the country's progress ($4\frac{1}{2}\%$, according to Federal Reserve figures).

If we pass to flour the per capita story is reversed; indeed there is a correlation between the two. Nearly one-fourth of the flour used 25 years ago is now replaced by sugar. There is 13% more energy in a pound of sugar than in a pound of flour; possibly this is the reason. We have stopped buying about 28,000,000 barrels of flour that were bought 25 years ago. Our consumption is one barrel per capita today. It was 142 pounds in 1910 at which time it had increased 43% since 1875. As for bread, in 1910 we were eating only 52 factory baked pound loaves per capita, and only about 38 such loaves in 1875.

The general per capita consumption of bread was then about 253 pound loaves per capita, or about 1,088 loaves per family, which is three pound loaves per day. The amount of bread baked at home was 85%, whereas today the situation is almost reversed, 67% of bread being baked in factories; a total per capita of 121 pounds of bread being consumed, or one-third of a pound per day—as contrasted with over

* Figures compiled by the Business Bourse, research organization, New York.

two-thirds of a pound loaf in 1875! This is a reduction of more than half. In some cities, especially where foreign-born are plentiful, it should be noted that the per family daily bread consumption today reaches over two pounds. Europe eats two to three times as much bread per family as America.

Quite interesting* also are such old staples as rice, molasses, salt pork, and salt beef which have declined, for these have been some of the "poverty staples," together with bread, cornmeal, hominy, salt fish, potatoes, etc.—all of which have declined. Salt beef was consumed to the extent of 54 pounds per family in 1910, and salt pork to the extent of 108 pounds. Both have now markedly decreased.

As for coffee, that other great staple, it was only about 6 pounds in 1875, rising to 9.33 pounds in 1910, reaching 12 pounds during 1917 and is now about 13 pounds. This is about 60 pounds per family, or a little more than a pound per week. Tea has had a contrary trend. In 1875 it was in good favor, about $1\frac{1}{4}$ pounds per capita; dropping to 0.89 pounds by 1910, reaching a high point of 1.42 pounds in 1918, and then sinking somewhat to about a stable position of 0.86 pounds, or 3.69 pounds per family.

Canned goods have increased very remarkably—157% since 1905, as against only a 36% increase in population.

Meat, of course, is a very striking item for contrast. Meat consumption dropped during 1928 nearly two pounds per capita, or 7.3 pounds per family. It has been falling for some time. It was 138 pounds in 1928. It was 154 pounds in 1908. Beef is now at only 51.7 pounds per capita, whereas it was 77 pounds in 1907, and only about 36 pounds in 1875.

60. Curious Contrasts.—It is curious that our bill for alcoholic drink and for meat were, before prohibition, just about alike, and that both these great items have now been greatly pared down. It is a graphic truth to say that meat and alcoholics once comprised in value considerably over one-half of all that we put into our mouths. Every year these

two items cost us about five billion dollars. They accounted for a combined per family expenditure of about \$187 at that time. If we calculate that there has been a 10% reduction in meat consumption, reducing by about 222 millions our meat bill; and if we accept Prof. Irving Fisher's estimate that the drink consumption is now only 10% of pre-prohibition, and then allow about half a billion for higher prices paid, both for liquor and meat, we arrive at this interesting calculation: that lessened drink and meat consumption has left about $2\frac{1}{4}$ billion dollars for other purchases, or about \$81 per family. This is a very remarkable sum, when we consider that it is nearly six per cent. the total retail volume of purchases made in retail stores today.

Women's clothing represents, too, some interesting contrasts. In 1875 the expenditure per adult woman for women's clothing was about \$14.00, (wholesale). By 1910 it amounted to \$20.37. It is now about \$32.00 (about \$48.00 retail); nearly half of which is for dresses, and one-third for coats and cloaks. Only about a tenth is for underclothing. Stocking and shoes are not included in this grouping. Allowing for the decline of the purchasing power of a dollar and the rise of wages and incomes since 1910, it certainly is demonstrated that women have cut down on their clothing budgets.

Life insurance is also a remarkable item. Even when in 1910 it had reached \$6.67 per capita, this represented a rise of 73% over 1875. Today the per capita is about \$52.00 which means a per family rate of \$223.00. The cigarette contrast is equally remarkable. The 1910 figure was 124 cigarettes per capita which was 530% increase over 1875. Today the per capita is about 1,000, which roughly makes it about 2,200 per male of smoking age. Even so, England is ahead of us, with a per capita of 1,450 cigarettes! Our government gets about \$3.25 per capita in revenue tax from tobacco smokers.

We will now proceed to list the present per capita and per family consumptions of various items of purchase:

Per Capita Consumption of

FOOD

	<i>Per Capita</i>	<i>Per Family</i>
Bread (total home and factory-baked; pounds per day)	1/3	1 1/2
Bread (total home and factory-baked pounds; per year)	121.6	521.8
Factory Baked Bread, Rolls, Biscuit, Crackers, Cookies, (lbs.)	85.67	368.38
Factory Baked Bread, Rolls, Biscuit, Crackers, Cookies, (dollars)	\$10.01	\$43.04
Butter (lbs.)	17.03	73.31
Butter (dollars)	\$ 9.34	\$40.16
Peanut Butter (lbs.) .....	.75	3.22
Peanut Butter (dollars)	\$.11	\$.47
Breakfast Food	\$ 1.31	\$ 5.63
Wheat	\$.47	\$ 2.00
Oats	\$.44	\$ 1.84
Corn	\$.25	\$ 1.08
Flour (barrels)	1	4.3
Flour (dollars)	\$ 6.83	\$29.36
Prepared Flour	\$.42	\$ 1.83
Baking Powder (lbs.)	1.32	5.67
Baking Powder (dollars)	\$.33	\$ 1.41
Baking Powders, Yeast, etc.	\$ 1.04	\$ 4.47
Coffee (lbs.)	13.00	55.19
Coffee Substitutes	\$.078	\$.337
Coffee Roasting and Spice Grinding	\$ 4.29	\$18.44
Refined Sugar, Hard, (lbs.)	83.52	359.13
Soft or Brown Sugar (lbs.)	3.93	14.57
Cane Sugar Syrup (gals.) .....	.046	.192
All Meat (lbs.)	138	593.4
Beef (lbs.)	51.7	222.31
Veal (lbs.)	6.8	29.24
Mutton and Lamb (lbs.)	5.6	24.08
Pork (lbs.)	73.9	317.77
Meat and Meat Products (dollars)	\$34.53	\$148.47
All Canned Foods (cans)	31	133 1/3
Canned Foods (dollars)	\$ 4.49	\$19.30
Condensed and Evaporated Milk	\$ 1.82	\$ 8.12
Milk (qts.) per annum	136.87	588.54
Milk (qts.) per day	3/8	1.61
Flavoring Extracts and Flavoring Syrups	\$ 1.21	\$ 5.20
White Potatoes (bu.)	3.93	16.89
Sweet Potatoes (bu.) .....	.66	2.82
Rice (bu.) .....	.34	1.46
Lard Substitutes and Cooking Fats	\$ 1.08	\$ 4.64
Oleomargarine	\$.44	\$ 1.89
Cheese	\$ 1.31	\$ 5.63

	<i>Per Capita</i>	<i>Per Family</i>
Tea in America (lbs.) .....	.86	3.56
Tea in Australia (lbs.)	11.00	47.30
Tea in England (lbs.)	8.00	34.40
Tea in Canada (lbs.)	6.00	25.80
Spices	\$.41	\$ 1.76
Malt	\$.32	\$ 1.37
Salt	\$.37	\$ 1.59
Pickles	\$ 1.86	\$ 7.99
Macaroni, Spaghetti, Noodles	\$.40	\$ 1.72

FRUITS, NUTS, Etc.

	<i>Per Capita</i>	<i>Per Family</i>
Apples (bu.) .....	.80	3.44
Oranges (Number of)	62	266.6
Lemons (Number of)	18	77.4
Peaches (bu.) .....	.56	2.40
Canned Fruits	\$1.17	\$4.09
Dried Fruits (lbs.)	9.32	40.07
Dried Fruits	\$.72	\$3.09
Peanuts Only	\$.22	\$.94
Peanuts, Walnuts and Other Nuts (processed)	\$.63	\$2.70

CANDY, CHEWING GUM, DRINKS, Etc.

	<i>Per Capita</i>	<i>Per Family</i>
Candy of all Kinds	\$4.53	\$19.47
Boxed Candy	\$.80	\$ 3.44
Bulk Candy	\$.54	\$ 2.30
Chocolate Covered Bar Candy	\$.66	\$ 2.83
Candy Bars	\$.84	\$ 3.61
Hard Candy	\$.41	\$ 1.76
Chocolate Candy	\$1.47	\$ 6.32
Salted Nuts	\$.17	\$.73
Candy in New York (lbs.)	16.2	67.66
Candy in Phila. (lbs.)	14.0	60.2
Candy in Boston (lbs.)	15.5	66.65
Candy in Pittsburgh (lbs.)	14.0	60.2
Candy in Chicago (lbs.)	14.5	62.35
Candy in San Francisco (lbs.)	14.0	60.2
Chewing Gum (cakes)	94	404.2
Chewing Gum	\$.69	\$ 2.96
Chocolate and Cocoa Products	\$1.37	\$ 5.89
Ice Cream (gals.)	1.98	8.51
Ice Cream (dollars)	\$3.38	\$14.53
Miscellaneous Beverages	\$2.73	\$11.73
Soft Drinks of all types (half pint bottles)	85	365.5
Soft Drinks (dollars)	\$5.00	\$21.50
Ginger Ale (bottles)	51	219.3

CIGARETTES, TOBACCO, Etc.

	<i>Per Capita</i>	<i>Per Family</i>
Cigarettes	\$6.77	\$29.14
Tobacco	\$5.97	\$25.67
Tobacco Pipes	\$.08	\$.34
Matches	\$.28	\$ 1.20

FURNITURE, HOUSEHOLD GOODS, Etc.

	<i>Per Capita</i>	<i>Per Family</i>
Furniture (household)	\$7.01	\$30.14
Furniture (store and office fixtures)	\$9.93	\$46.69
Paint	\$2.57	\$11.05
Varnishes and Lacquers	\$2.03	\$ 8.70
Wall Paper	\$.32	\$ 1.37
Rag Carpets and Rugs	\$.07	\$.30
Wool Carpets and Rugs (other than rag)	\$1.84	\$ 7.91
Linoleum and Asphalted-felt Base Floor Covering	\$.97	\$ 4.17
Oil Cloth	\$.20	\$.86
Cutlery	\$.91	\$ 3.91
Plated Wear	\$.63	\$ 2.70
Clocks, Watches and Parts	\$.92	\$ 3.95
Sewing Machines, Cases and Attachments	\$.51	\$ 2.19
Lighting Equipment	\$2.84	\$12.21
Mattresses and Bed Springs	\$1.11	\$ 4.71
Vitreous China Plumbing Fixtures	\$.28	\$ 1.20
Domestic Oil Burners	\$.12	\$.516
Brushes	\$.53	\$ 1.78
Blueing	\$.02	\$.086
Kitchen Cabinets	\$.14	\$.60
Washing Machines, Wringers, Driers and Ironing Machines for Household Use	\$.84	\$ 3.61
Stoves and Ranges, Domestic and Heating Apparatus and Steam Fittings	\$.53	\$ 2.27
Ice Refrigerators	\$.68	\$ 2.92
Electric and Gas Refrigerators	\$1.08	\$ 4.64

SOAPS, POWDERS, CLEANSERS, Etc.

	<i>Per Capita</i>	<i>Per Family</i>
All Soap	\$3.23	\$13.88
Toilet Soap	\$.66	\$ 2.83
Laundry Soap	\$.98	\$ 4.21
Soap Powders, Cleansing Powder, Washing Powder (lbs.)	4.21	18.10
Soap Powders, Cleansing Powder, Washing Powder	\$.28	\$ 1.25

COSMETICS

	<i>Per Capita</i>	<i>Per Family</i>
Perfumes, Cosmetics and Toilet Preparations	\$ 1.80	\$7.74
Face Creams	\$.36	\$1.54
Rouges	\$.13	\$.56
Face Powders	\$.24	\$1.03
Talcum Powders	\$.09	\$.38
Perfumes	\$.17	\$.73
Toilet Waters	\$.09	\$.38
Hair Tonics	\$.13	\$.56
Hair Dyes	\$.038	\$.163
Shampoos	\$.05	\$.21
Depilatories	\$.017	\$.073
Lipsticks (per adult woman) (number of)	2	
Face Powder (per adult woman) (lbs.)	1 1/8	
Rouge Compacts (per adult woman) (number of)	8	
Cosmetics and Beauty Culture (per adult woman)	\$53.00	

PATENT MEDICINES, DENTIFRICES, ANTISEPTICS, Etc.

	<i>Per Capita</i>	<i>Per Family</i>
Patent and Proprietary Remedies (Compounds)	\$.93	\$ 3.99
Patent Medicines	\$ 3.20	\$13.76
Ethical Medicine Specialties	\$.51	\$ 2.91
Antiseptics	\$.21	\$.90
Disinfectants	\$.07	\$.30
Dentifrices	\$.29	\$ 1.24
Household Insecticides	\$.15	\$.64
Household Ammonia	\$.017	\$.073
Spent in Urban Drug Stores	\$14.91	\$64.11
Spent in Rural Stores	\$ 5.95	\$25.58
Prescriptions	\$ 1.45	\$ 6.23

WEARING APPAREL

	<i>Per Capita</i>	<i>Per Family</i>
Handkerchiefs	\$.35	\$ 1.505
Hosiery (pairs)	10.5	45.15
Hosiery (dollars)	\$ 4.76	\$20.46
Boots and Shoes (pairs)	2.67	11.48
Rubber Boots and Shoes	\$ 1.40	\$ 6.02
Shoe Polish	\$.33	\$ 1.41
Umbrellas, Parasols, Canes	\$.27	\$ 1.16
Trunks, Suit Cases and Bags	\$.76	\$ 3.26
Millinery	\$ 2.36	\$10.14
Dressed Furs	\$.29	\$ 1.247
Corsets and Allied Garments	\$.87	\$ 3.74
Underwear (knit)	\$ 1.23	\$ 5.28
Women's Clothing (per adult woman)	\$48.00	\$206.40

MEN'S WEAR

*Per Capita Per Man**

Men's Leather Gloves	\$1.23
Men's Cloth Gloves	\$.61
Neckties	\$2.93
Neckties (number of)	4.93
Pajamas	\$.41
Athletic Underwear	\$1.09
Men's Union Suits	\$.93
Men's Union Suits (number of) .....	.44
Men's Collars	\$.62
Shirts	\$4.40

*Based upon number of men 15 years and over (total 57,000,000 men).

LUXURIES

	<i>Per Capita</i>	<i>Per Family</i>
Joy Riding, Pleasure Resorts, and Races	\$29.00	\$124.70
Sport Events	\$20.00	\$ 86.00
Sporting Goods	\$.37	\$ 1.59
Motion Pictures	\$ 1.50	\$ 6.45
Motor Vehicles	\$32.14	\$138.20
Motor Cycles and Bicycles	\$.24	\$ 1.03
Diamonds	\$ 3.44	\$ 14.79
Silversmithing and Silverware	\$.33	\$ 1.41
Jewelry	\$ 1.85	\$ 7.95
Musical Instruments	\$.95	\$ 4.08
Phonographs	\$ 1.07	\$ 4.60
Radio Apparatus and Tubes	\$ 2.14	\$ 9.20
Pianos, Organs and Phonographs	\$ 2.66	\$ 11.43
Toys	\$.64	\$ 2.72
Fireworks	\$.07	\$.301
Luxurious Foods	\$60.00	\$258.00
Luxuries, such as Hairdressers, etc.	\$31.00	\$133.30

CULTURAL EXPENDITURES

	<i>Per Capita</i>	<i>Per Family</i>
Expenditure for Public Schools	\$102.05	\$438.81
Religious Work	\$ 1.36	\$ 5.84
Professors' Salaries	\$.13	\$.55
Health Service	\$.16	\$.68
Books	\$ 1.37	\$ 5.89
Writing Ink	\$.58	\$ 2.49
Lead Pencils	\$.27	\$ 1.16
Fountain and Stylographic Pens	\$.27	\$ 1.16
Steel and Brass Pens	\$.02	\$.86
Typewriters, Ribbons and Carbon Paper	\$.77	\$ 3.31
Artists Finished Work	\$.08	\$.344

INSURANCE, FIRE, Etc.

	<i>Per Capita</i>	<i>Per Family</i>
Insurance in Force	\$52.00	\$223.80
Loss by Fire	\$ 5.00	\$ 21.50
Chemical Fire Extinguishers	\$.09	\$.38

MISCELLANEOUS

	<i>Per Capita</i>	<i>Per Family</i>
Wool (lbs.)	5.46	23.47
Cotton (lbs.)	31.66	136.13
Silk (unmanufactured, lbs.) .....	.66	2.83
Rayon and Allied Products	\$ 1.24	\$ 5.33
Artificial Leather	\$.38	\$ 1.63
Rubber Heels and Soles	\$.26	\$ 1.14
Rubber Tires and Inner Tubes	\$ 9.82	\$42.22
Rubber Hot Water Bags, Douches, etc.	\$.101	\$.444
Crude Rubber (lbs.)	7.41	31.86
Paper and Wood Pulp	\$12.85	\$55.26
Standard Newsprint paper (lbs.)	51.8	222.74
Manufactured Ice	\$ 2.08	\$ 8.94
Ice (per average family using)		\$42.42
Aircraft	\$.23	\$.98
Guns	\$.86	\$ 3.69
Caskets, Coffins, Burial Cases and Morticians		
Goods	\$.84	\$ 3.61
Cement	\$ 3.32	\$14.27

ELECTRICAL DEVICES

	<i>Number Per Family</i>	<i>Retail Exp. Per Family</i>
Cleaners .....	.043	\$2.36
Clocks .....	.0043	.14
Clothes Washing Machines .....	.0288	3.87
Cookers (660 Watts and under) .....	.003569	.03569
Corn Poppers .....	.007138	.016125
Dishwashers (household) .....	.000344	.05375
Egg Cookers .....	.02795	.013975
Exercisers (motor driven health) .....	.0005375	.06708
Fans (ceiling) .....	.00215	.09503
Fans (desk bracket) .....	.02795	.3956
Fans (household) .....	.01032	.03397
Fixtures (residential)		1.8275
Fixtures (commercial)		1.0363
Flashlights (cases) .....		.3134
Flashlights (batteries) .....		.4515
Floor Polishers .....	.00172	.07783
Heaters and Radiators .....	.01419	.08684

	<i>Number Per Family</i>	<i>Retail Exp. Per Family</i>
Heating Pads .....	.01806	.1075
Hot Plates, Grills and Table Stoves .....	.01247	.07052
Ironing Machines .....	.00473	.4644
Incandescent Lamps (residential)	9.072	2.3693
Incandescent Lamps (miniature)	8.6688	1.3975
Oil Burners .....	.003311	2.379
Percolators (copper plated) .....	.01677	.28939
Percolators (aluminum) .....	.03569	.1419
Portable Lamp Shades .....	.25026	2.5413
Ranges .....	.00473	.7912
Ranges, Wall Outlet .....	.00043	.02021
Refrigerators (domestic) .....	.01677	4.6096
Sewing Machines (household) .....	.01333	1.2513
Toasters .....	.02795	.15265
Violet Ray Outfits .....	.00516	.1204
Waffle Irons .....	.01763	.1591





XIII

How Mrs. Consumer is Changing the American Diet

Are we eating more or less of the same foods as did our fathers or grandfathers? Are we eating new foods? If so, which and how much? How explain the causes responsible for diet changes? What are the present and probably future trends in food preferences of the American family? On no other single point in the whole food discussion is there so much interest and varying opinion.

61. The Ten Trends in American Diet.—Numerous agencies and individuals have concerned themselves with what the American family used to eat, what it does eat,—even what it will be eating in a couple of decades. From a large number of sources, the following broad generalizations can be made:

(1) Marked decline in the total average per capita food consumption.

(2) Menus modified by fewer courses, and these of simpler, less rich, heavy and elaborate materials.

(3) Shift to more expensive foods generally.

(4) Tendency to still a more diversified diet. America has had for sometime the most diversified diet of any nation.

- (5) Food consumption marked by stress on health, beauty, slenderizing, hygiene, etc.
- (6) Decline in meat consumption except bacon, liver, poultry.
- (7) Marked strong increase in consumption of fresh and green vegetables and fruits and their canned or packed equivalents; with corresponding decline in use of potatoes and all starchy vegetables.
- (8) Marked increase in milk, cheese and all dairy products.
- (9) Increase in sugars, confectionery, sweet and soft drinks and ice cream.
- (10) Marked decline in all flour foods, breads, cakes, corn-meal, etc.

62. Decline in Total Average Per Capita Food Consumption.—It is a significant fact that we are all eating less. The country over, we do not eat as much, nor is what we do eat as rich and elaborately prepared, as the meal of the nineties or before. This holds true both for the hotel and the home table. It is laughable to glance at a menu card of the "mauve decade"—say at the Waldorf—and compare it with one, say even from the Biltmore, of today. The former groaning menu ranged over the entire animal and vegetable kingdoms with its 20 courses including terrapin, canvas back, oysters, venison, joints, roasts, and desserts of towering height. Even a formal dinner today seldom includes more than six main courses, each simple and restrained.

The home table is also following much simpler meal service, and the change in home cooking can quickly be seen by contrasting a cook book of the old regime with one of the moment. Picking at random a recipe from a well-known cook book of olden days we find these terrorizing directions: "Take six chickens from yesterday . . . place in a copper basin the yolks of 10 eggs, add four gills of wine . . . and whisk six gills of thick cream to a stiff froth." To the modern housewife accustomed to think in terms of economical simplicity, such recipes are appalling, and she wonders (as do we all) just how people of those days managed to be well and to work after eating meals which seem staggering to even the most sturdy trencherman of today. Europe and the rest of the

world still averages about 48.9% of its income spent on food, according to most recent estimates, whereas only on our poverty level do we go so high. This is significant, for economists agree that when food expenditure approaches 50% of income we are at a dangerously low standard of living.

63. Why the American Family Is Eating Less Each Year.—We *do* eat less, and here are some of the explanations for the *why* of it:

(1) Fewer persons (in ratio to the population) are doing heavy manual, muscular or outdoor work.

(2) Fewer persons are affected by climate and cold, now better controlled by modern heating methods in home, office and industrial plants.

(3) Less leisure and time is allotted to eating, owing to complications of commuting, transportation, etc.; general "speeding up" affects eating as well as other habits.

(4) Eating as an amusement and pleasure is largely superseded by other amusements, automobiling, movies, travel, etc.

(5) There is today wider acceptance of educational direction on matters of dietetic, health and nutritive food values.

(6) There is a marked fashion trend for the slender figure and accompanying slenderizing, reducing, etc., particularly by women.

(7) The "servant problem" lessens possibility of elaborate home entertaining and complicated cooking.

(8) Women, when themselves doing housework, cook less and spend less time in the kitchen because of a desire for more leisure; what they do cook is simpler and prepared in a shorter period.

(9) Present kitchen and storage space is limited and confined and not conducive to elaborate meal preparation.

(10) Cooking is no longer a means of "showing off" or emulation by "conspicuous consumption."

(11) More women in industry, professional and business fields lessens the amount of former "free help" in the home devoting itself to cooking and household duties.

64. Changes in Occupation and Climate Affect Diet.—As long as America was a pioneer agricultural country, with

hardships and many types of manual, muscular work to be performed, the diet was naturally (and rightly) "hearty." The village blacksmith of Longfellow's day could without doubt do justice to blueberry pie for breakfast, hot cakes and maple syrup, codfish cakes, with some leftover baked beans, and start his work with a song. But it is a wager whether his grandson catching the 7:59 for his desk in the city would have either the time or the inclination—or the stomach—for more than a fruit-coffee-toast-egg breakfast while scanning the morning headlines.

Transportation, the almost universal replacement of slow moving deliveries by speedy automobiles, causes fewer and fewer persons to need large intakes of heavy food because of climate and work demands. We are fast becoming a sedentary nation, an indoor nation, and probably unconsciously we are adjusting our eating to the greatly lessened food intake required by the sedentary worker. Where formerly a worker, in cold factories had to stamp his feet and keep his arms swinging, and thus burn up enough calories to justify onslaught upon a heavy dumpling, meat pie and substantial pudding meal,—today the modern office and factory are likely to be overheated, and thus the desire and need for more and heavier food to withstand low temperatures, becomes constantly less.

This important point, the effect of temperature and climate upon food requirements and demands, is clearly shown by a contrast between present day menus in America and in England. In this country, the American, thinking of his abundant fresh vegetables, salads and delicate gelatin desserts or fruit cup or melons and ice creams, scoffs at the heavy rather stodgy fare of the present day Britton. This latter is still enjoying all the heavy foods so familiar in the pages of Dickens,—the beef-and-kidney pie, the boiled joint, the suet pudding, the heavy rhubarb tart, in short, a menu remarkable for its emphasis on starchy foods and its absence of fresh vegetables and fresh fruits. But a fairer estimate of the British menu can be made by any one, who like the author, has lived for a while in London, in an virtually unheated hotel rooms, chilled by gloomy fog and penetrating mist. With such a chill climate, and a

common absence of the comfort of American "central heating," it is no wonder they turn to puddings and meat pies for warmth, and to endless cups of tea for consolation!

65. Speeding Up Provides Less Leisure for Eating.—Since so many other habits of this modern age have been "stepped up," it would be surprising if eating alone remained unaffected by the general speed mania. The truth is, that more American people today keep definite office hours, definite time schedules and plans than anywhere else in the world. We are busier, we have more "drive," have more things to do, and thus we find less leisure for lingering meals. The office employee required to eat and be back at work within an hour is not going to dally with many dishes—as contrasted with the French plan of shutting down business for two hours for lunch. Even the American executive may be found at the stand-up quick lunch.

Many business women who want to have time to shop in their noon hour cut down their lunch to a request of a soda fountain clerk, "a malted milk and a cheese sandwich, please," or "a cup of coffee and a slice of chocolate cake." There are so many things to do, to see, to visit, that it seems a waste of time to spend it in mere eating; of lunch, at least.

At one time eating was Mrs. Consumer's "indoor sport" or amusement, or at least a pastime in those dark eras before the auto, the movie, the radio, and other inventions came to provide more interests. Undoubtedly for this reason women no longer cook so abundantly and so often. For them, too, cooking used to be a social accomplishment, one of the few creative expressions possible for women in that drab era when girls remained girls and daughters faced a life choice between marrying or entering a convent. What else was there for women to do?

This influx of women into modern business and industry has and will continue to have a marked affect on our food consumption. As long as daughters stayed home, cooking was not only a source of "escape" but parents used the free help of their daughters, maiden aunts and other females in keeping up a large and generous hospitality and an attention to cooking details that is almost unbelievable today. The author re-

calls that in a house with six colored servants, nevertheless it was her mother who made the beef and kidney pie, the black fruit cake requiring hours of preparation, the delectable preserves which were the boast of grandmother's hospitality. When women stayed home, their services free to their families, cookery was purposely and preferably complicated, and the menus elaborate. It was a way to apply surplus time and brains. But with daughters away at school or entering business early, with hired servants scarce and astoundingly higher priced than in the days of \$20 a month cooks, food preparation just naturally becomes simple if not "sketchy" or "delicatessen" in type.

Thus it follows quite logically that cooking is still most intensive only in those sections where women have the most free time or leisure, and where there are not so many other interests or amusements to take its place. This is illustrated by the greater response of the small town woman to cooking classes, schools and recipe contests as contrasted with the slackened interest of her sister in the large town or metropolis, where only the women on a lower social level are equally keenly interested in cookery.

66. Cooking No Longer "Conspicuous Consumption."—Cooking in general is thus no longer a means of "conspicuous consumption," to use Veblen's excellent phrase. Cooking is not now regarded by the housewife of the upper middle classes as a means of expressing emulation of some other housewife, home or family, as was formerly the case. Emulation is a natural and a persisting human quality in all of us. The display of expensive goods or unusual possessions testifies to the economic distinction and pride of the owner or person making the display. Thus, the old time housewife making a display of her cooking skill, her elaborate menu, her rich dishes, did so as a means of expressing the "conspicuous consumption" of her particular family and herself as contrasted with the persons or family or woman to whom she was making the display. We have "conspicuous consumption" today, but its objects have changed, thus we have or make displays in the kind and elaborateness of the clothes we wear, in the furniture or jewels or furs we possess, and above all, in the car we drive and the home

we occupy, or our way of life and living. Food display has become less and less important as a means of announcing family wealth and distinction, even when a caterer or hotel keeper does the job for us. The housewife expresses family distinction in foods not by quantity, or even by expense, but in choosing foods of certain types and offering them in an unusual service or style or setting.

67. Marked Tendency Toward Diversified Diet.—Geographic environment and local resources are responsible for original differences in diet. The Southerner reveled in sweet potatoes or yams, hot cornmeal breads, oysters, chicken; the Yankee thrived on "the sacred cod," clams, cranberries, turkey and baked beans in the pot. The Midwesterner went in for pork and corn on the cob; the Californian feasted on oranges, grapefruit, asparagus, avocado and the popular prune. Thus each section, if not also each state, originally was distinguished by special food tastes, based on native products and what might be called "sectional food habits."

It is natural that as a result of improved transportation and refrigerating facilities, the food tastes of any one area or section would become blended and exchanged with food tastes of other sections. And this is exactly what has happened; baked beans are as often to be found in the West or South as they are in Boston; grapefruit has become national, asparagus has come East, and sweet potatoes invade the Northern markets by carloads. In short, we may say that we have today a "diffusion of foods" resulting from the interchange of products, section with section.

There are in addition some minor, but nevertheless to be reckoned with factors further increasing this unusual diversity of the American diet. They are:

- (1) Foreign foods and dishes contributed by races in the national "melting pot,"—spaghetti, chili con carne, chop suey, borscht, goulash, etc.
- (2) Foreign cooking technique and service, as adapted from hotels, restaurants, etc.
- (3) Unusual receptivity of the American housewife toward new food products.

Many, many countries have contributed foods—until the present day American bill-of-fare can be truly said to be the most cosmopolitan in the world. Here is a fact-picture of this diversification in an office worker's Sunday dinner: A leg of lamb from Idaho, potatoes from Maine, pepper from Dutch Indies, olive oil from Italy, tomatoes from Florida, lettuce from Arizona, vinegar from California, butter from Wisconsin, flour from North Dakota, apples from Oregon, raisins from Spain, onions from Bermuda, spinach from Texas, cheese from Switzerland, sauce from England, peas from France, preserves from England, figs from Smyrna, dates from Turkey.

68. Hotel Influence on Home Cookery.—No less marked has been the influence of hotel cooking and service upon the American family table. Based on the traditional French cooking hotel cookery has influenced the family table both in cooking trends and in service. Millions of Americans travel about their country, to a degree no other country practices. Contacts with large hotel service, almost always in the hands of French chefs and dining staffs, have opened the eyes of the housewife as to new or sophisticated ways in which familiar foods might be prepared or served. The importance of the vegetable, the possible variety of the sauce, the more extended use of the appetizer or hors d'œuvre, the greater charm of garnished individual service as contrasted with the older manner of large bulk family serving, the vastly increased use of the salad, the greater complexity and decoration of the garnish—these are only a few of the points which have been consciously or unconsciously imitated in the home after the style set by the large hotel of smart hospitality.

69. The Neglect of Native or Sectional Dishes.—All these imitations or adaptations make for added diversity in diet, and are thus to be commended. But, contrariwise, in many cases the native and excellent bill-of-fare has been rudely cast aside in favor of poor imitations of supposed French cooking. It has been the greatest mistake for a locality noted for some special food or dish to deprecate it or fail to make it a local feature, and instead, ape—on a lower scale—what it supposes is hotel cooking. Nothing can ever be superior to certain

native American foods at their best—pumpkin pie, roast turkey, corn-on-the-cob, baked potatoes, melons, clam chowder, fricasee chicken, and other dishes every American has at his tongue's end for which he longs when overseas. In including those of other nations, the American should not forget or fail to make full use of his own distinctive and delicious foods. (Elsewhere in this book I present typical sectional menus.)

70. **Mrs. Consumer's Great Receptivity to Food Suggestions.**—The adaptability of the American housewife, and her willingness to test, taste and try new foods should be stressed in any discussion of changing food trends. The American housewife, more perhaps than any other in the world, can be said to be "open-minded" and unshackled by tradition. Neither the traditionally conservative British woman, nor the tenaciously individualistic French woman, let us say, would be as receptive to try an alligator pear, to taste chop suey, or to prepare a lima bean loaf, as her American sister housewife. Born, or bred, in an atmosphere which seems to encourage the doing of anything new, American housewives present a constantly open mind, or a "I'll try anything once" attitude. This perhaps explains her support of and interest in household experiment stations. It accounts for the stupendous circulation of woman's magazines, with their featured food and household departments. It further explains her eagerness and participation in the countless recipe contests held under various auspices, and in cooking schools where an attendance of 5,000 is not unusual. The author cannot imagine 500, to saying nothing of 5,000, British housewives attending a lecture to learn how new foods are being used. The British diet is as stodgy and as settled as the House of Lords. No one thinks it could be improved; indeed hardly anyone there realizes that there is such a thing as diet!

71. **The Story of Broccoli.**—Many examples could be given of the acceptance of new foods on the part of the consumer. Take Broccoli—its story reads like a fiction romance. Familiar for years as a staple vegetable in Italy, it is only about five years ago that it was first introduced to the American public. One man, then chief steward with the famed Wal-

dorf, New York, remembered that in his boyhood he had tasted in Italy this vegetable which looks like an overly green, loosely headed cauliflower. Looking for new dishes, he wondered if the Waldorf's patrons had tasted it. Says he: "I searched all over New York. I interested one of the leading producers in my search. Finally we found two Italian brothers who knew it and promised to grow it from seed specially sent from Italy. They picked Long Island with its cool, moist climate. The first crop was raised, cut and sent to the Waldorf. The waiters were instructed to say that broccoli was a vegetable related to cauliflower, of the cabbage family, and that it was pronounced 'brok-kolee.' Watching through the door, I saw the first guest eat broccoli. The waiters brought back favorable reports—the guests liked it—it would be a success."

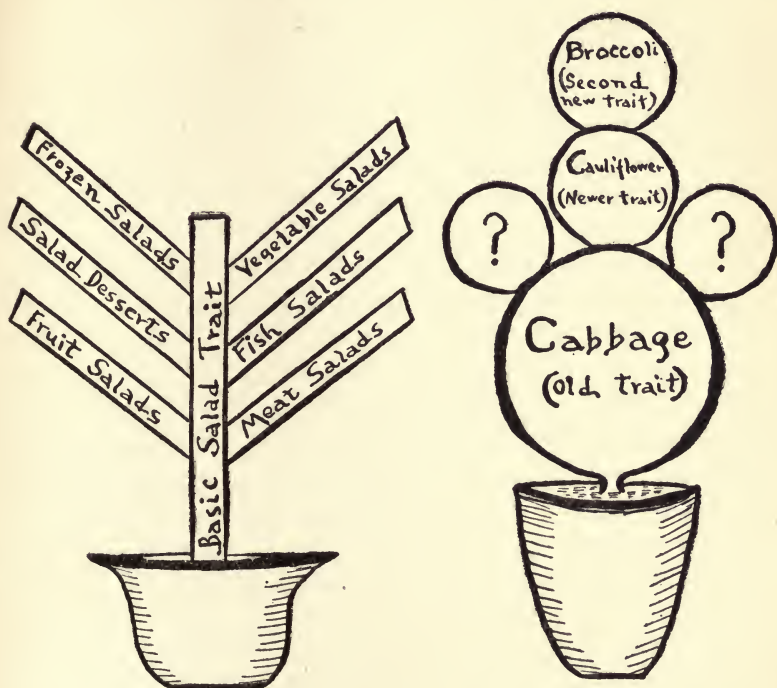
Within a week other hotels were asking where it could be secured. Now it is grown by the truck load on L. I. in summer, and in Texas in winter. Hotel menus boast broccoli not only hollandaise, but au gratin, in salads, and as originally eaten in Italy, fried with bread crumbs. Five carloads come in each day in winter to New York alone, and each is worth \$2,000 to \$10,000; a day's total for a vegetable that three years ago was entirely unknown to the consumer!

Now it is no longer restricted to the menus of hotels, but is found in markets and used generously by housewives only five years after it was an utter stranger here. Thus a new vegetable has helped to further diversify the diet of the American table.

Grapefruit, first placed like apples on a dish in the center of that same Waldorf table thirty years ago, have since been universally accepted and are seen on the table of all classes. Recently the writer was buying eggs from a very humble peasant-type "egg-woman" on Long Island. In the midst of a sale, a wagon selling groceries pulled up and the driver called out to the woman what she wanted today. "Oh, give me six big grapefruit," she replied. She was a Polish woman who couldn't write her name—but that humble farm home

knew grapefruit on the table; had connected up somehow with the modern fruit dietary principle.

72. The Psychological Method of Establishing New Food Habits.—The psychologists call eating “an habitual interest.” Our food preferences have entered our lives by way of nerve currents passing from the outer world to our brains. Frequently this habitual interest refuses to change



DIAGRAMS SHOWING HOW BASIC FOOD TRAITS LOGICALLY DEVELOP. IN THE DIAGRAM TO THE LEFT IS SHOWN HOW FROM THE LIKING FOR SALAD, AS A BASIC TRAIT, EASILY SPROUT LIKINGS FOR OTHER SALADS. IN THE DIAGRAM TO THE RIGHT IS SHOWN A PROGRESSIVE SERIES LEADING FROM CABBAGE TO BROCCOLI.

even though we move to a totally new locality—as witness some Americans visiting France, who in the midst of the world capital of superior cooking, nevertheless persist in wishing for the baked beans, griddle cakes and ham and eggs of their familiar menu!

Any people—even the open-minded American people—

tend to cling to old diets and hesitate to try new foods. On the other hand, new foods will be more easily liked and assimilated into the dietary *if they even slightly resemble familiar foods*. This is based on the explanation that one "trait" or habit will lead to another which has something in common with it. If a possible similarity to the old trait can be found, then the new trait can travel part of the way by a habit-road already made. It is easy to understand how broccoli was accepted, because it resembled cauliflower (already known and accepted). If it had looked like the brush of a pineapple, which we have never eaten, we would have been much more hesitant. The psychological system which this follows is made graphic in the accompanying diagram.

On the other hand, we may come to like new foods for an entirely different, or second explanation. Once a new "trait" has become established, it is likely to enlarge, expand, and send out subsidiary branches from the original basic trait. A good example of this is the present widespread liking for many different kinds of salads. Once the individual overcame any resistance to, and decided to accept salads as an important dish in his meal, then this basic salad trait rapidly became a "salad culture" with branches ending in meat-salads, fish-salads, fruit-salads, salad-desserts and so on. What was at first only a "basic salad acceptance" has become a flourishing "salad culture" because of association in the individual's mind. Similarly, if we could induce a person to enjoy one Chinese dish, he would more easily come to relish other Chinese dishes; once show the housewife how to make (and enjoy) one refrigerator dessert, and the time will soon arrive when she will make (and enjoy even more greatly) all desserts of this type.

Another psychological slant on foods is that there must be nothing connected with foods which to the particular person seems unpleasant, unsavory, or associated with an unfavorable experience. Some people do not like mushrooms because they think of them growing near decaying material; others are deterred from eating all Oriental food because of a hesitancy about "bird's nests soup." An eel may taste deli-

cious to the person who has never seen one pitchforked under his feet into the bottom of a rowboat. No matter if a "rose by any other name would smell as sweet," a "food by any other name" is vastly more relished. The government recognized this by recently changing the name of "dogfish" to "grayfish"—when more people instantly began to use it. Similarly common "haddock" of no great repute, is now more frequently and euphoniously sold as "fish fillets." It is axiomatic that foods either uncooked or prepared, must never be associated with names which are unsavory. The positive form of this statement explains the multitude of "delights," "ambrosia," "fluffs," "French," "a la king," "supreme," and titles of honor which mask plain apples, potatoes or veal stew!

73. What's Next in Food?—Granted that we cling to old food forms, and that we also are willing to try new foods if they resemble those to which we have been familiar, what are the possible food trends which may culminate in our food habits for 1940?

(1) Increased stress on luxury foods and emphasis on imported and tropical delicacies, with continued demand for diversified diet on the part of more and more families and groups.

(2) Increased stress on food selection because of æsthetic appeal; the gradual recognition of eating as a social art, thus emphasizing "style" in foods as related to flavor, novelty, appearance, and unusual modes of service.

(3) Continued interest in health, vitamin and beauty appeals, especially for children and women.

(4) Continued demand for milk products, uncooked vegetables and fruits and their canned or processed equivalents; stressing smaller vegetables and meat cuts easily cooked instead of large, long-cooking kinds heretofore more widely used.

(5) Increased demand for foods which are so packaged or prepared as to save time, effort or fuel in their preparation; demand for smaller sizes, new and better styled containers; demand for more efficient containers or weight to allow more

economical and adaptable service to the smaller family or consumer group.

The level of appreciation and diversity in eating is constantly rising. In one generation the children of foreign born are likely to turn from their native polenta, borscht or ravioli to expensive beef cuts, lamb chops, grapefruit and a generally more luxurious diet. The family formerly satisfied with lettuce served with a sprinkling of salt and vinegar from the cruet now prefer a stuffed "tomato surprise." Families who begin on cabbage, end on broccoli; homes where cornstarch ivory cream was considered the most dressy of desserts now scorn starchy puddings in favor of refrigerator dainties, ice-box cakes, and complex fruit salads topped with whipped cream mayonnaise. Both in ingredients and in style, there is a leaving behind of former simple, hearty and crude foods.

More and more hostesses are demanding and using what were formerly classed as "luxury foods," tropical and imported luxuries. Today there is a marked preference for smart and unusual foods, often popularized because of a snob appeal due to their imported origin. It is not only the foreign label in gowns that traps the consumer—she falls just as readily for the imported food label on chocolate, cracker or cheese! The avocado was thus popularized because of its original smart appeal. The English biscuit, Dalmatian honey, guava jelly, and hosts of cheeses whose very names were known only to a few chance epicures—grenadine syrups, marrons, pastes and paté, hearts of palm, anchovies, fastidious fish and fruit in glazine or styled containers. Little by little they are creeping into the general diet of the comfortable and well-to-do families. Even though the middle class housewife may use such foods but seldom, she is becoming as aware of æsthetics in food as the gustatory French have ever known it. She uses these delicacies as garnish, as trimming on some "company salad" or in imitation of a tearoom "special" which she may have eaten or read about in her favorite magazine. For the specialty of the fine hotel cuisine of today becomes the guest recipe of the better class home of tomorrow, and the family dish of the average home of the year after next.



XIV

“Feeding” versus “Cooking”

For years I have been a speaker before women's clubs and other important women's organizations. In connection with my lecture “Feeding the Family,” given many times before audiences, I have always taken occasion to describe graphically the distinction between “feeding” and “cooking.” Making the gestures, I have traced dramatically the cave-man dragging the dead buck to the cave, where he turned over its preparation to the cavewoman. And she, bending low, with constant basting and turning and watching of the fire, gave it undivided attention for hours. This is *cooking*.

In contrast, I have called attention to the young farm girl of today in a western state who raised a prize pig as part of our splendid agricultural extension work. This girl gave her “Buster” just precisely so much cornmeal to eat, just so much buttermilk, just so much shorts; carefully measured amounts and kinds of foods at proper intervals,—foods that were selected for definite nutritive value. Her prize pig received “rations,” or a “balanced meal,” and became a prize pig because he was *fed*, and not merely *cooked* for! “Feeding,” and not “cooking” has long been the slogan of the stock raiser

desirous of producing a prize pig or any other animal. But it is only very recently that the housewife has learned to *feed* her family, and stop just *cooking* for it. Feeding implies a knowledge of nutritive values, while cooking implies nothing more than an appeal to taste.

74. Buying Food for Family Nutritive Values.—This distinction is of vast importance because, broadly speaking, the present American family can be said to be feeding more but cooking and eating less. The old-fashioned housewife cooked and cooked because she supposed that only by a multiplicity of dishes would her family have “enough” to eat. She thought that anything less than soup, pot roast, heavy vegetables, a stout pudding, pie, jam, pickles and hot biscuits would stamp her as a poor provider. Her job was to “fill them up.” But today the granddaughter of such a woman knows that it is not in the number or the elaborateness of dishes that true “food” is to be found, but in the nutrients and values which even a single dish may contain. In short, the present day housewife “knows her calories” and has become *food-conscious*, where her grandmother was invariably *cooking-conscious*. If she does not know the technique, she knows the practical method.

75. How the Housewife Came to “Know Her Calories.”—Starting as an accompaniment of the Great War, we may say that all food work was pushed on a full ten years, possibly even twenty, because of the vast amount of food information put out and assimilated by the public generally during the war years. “Save the sugars, save the fats, save the wheat,”—that was the first time that many a housewife knew that there *were* distinctions between fats or sugars, or that eating a potato was not the same thing as eating a tomato. Canteen work, leaflets, bulletins, lectures, information on foods, poured in upon the home and the housewife. Lecturers a-plenty scoured the country explaining, showing charts, teaching the whole subject of food values. And so today, while the housewife is no longer interested in making an eggless-butterless-cake, there remains a generally diffused high level mark of intelligence on the whole subject of nutrition.

What the government commenced as special food information as a war measure, has been extended in broad scope by the advertiser and the periodical and newspaper press. Today no woman's magazine worthy the name that does not carry page after page of material and articles on foods, their nutritive values, on diet, on health, and on cooking in relation to family feeding. Most newspapers have a "woman's page" where experienced writers and specialists daily inform readers how to use foods in relation to their weight, age or occupation,—in short, the whole story of modern "feeding" as against old fashioned cooking, or put in another way, "calories" as against "cooking."

76. Influence of Health, Vegetarian, and Beauty Trends.
—What the government started to make popular knowledge, and what the press has continued to keep before the average reader, has been given further impetus by certain special groups and trends. The vegetarians, classed as cranks and faddists but a few years back, have been able to watch the gradual acceptance of many of their preferences for fresh and green vegetables, fruits and other health foods. Health and right feeding have been made almost synonymous, and added to it all has come a powerful motive—a specific desire on the part of women to keep thin, to hold or *gain beauty through foods*. Probably in no other country has this unusual combination affected choice in foods. Where else do women think so much before they eat? Or in what other land will they sit down to a rare lamb chop and a slice of pineapple while all the time craving chicken salad and mayonnaise, a slice of cocoanut cake and a cup of chocolate with whipped cream?

Certainly "grandmother" had little knowledge or suspicion of the close relation of feeding to health and beauty. Health in their day came by way of strange bottles of "tonics," elixirs, compounds, pills, potions and patent medicines galore. The idea of taking a tonic by way of fresh orange juice, plenty of spinach and a daily ration of yeast, would have utterly astounded grandmother. But not so her granddaughter. And if the former accepted with resignation the

approach of the "high butter balls" and the "middle-aged spread" of the hips which made her fat, fair and forty, not so her granddaughter who at once watches her weight, buys an electric exerciser, eats less, and in many cases counts her calories daily. Thus both the health and the slenderizing factors effect diet for the modern woman, and she refuses those foods or those dishes which are acknowledged to defeat both health and slenderness.

There is a wide group of foods which have come to the fore almost solely because of their health, vitamin or beauty values; among them are:

Milk in all forms, and dairy products	Tomatoes, fresh, canned, and tomato juice
Oranges, lemons, grapefruit	Yeast
Spinach, lettuce, 'greens' of all kinds, 'roughage' vegetables, fruits and cereals (bran products)	Liver
	Codliver oils, olive oil
	Sauerkraut and its juice
	Raisins

No other single food item in our diversified bill of fare is more valuable or deserves so well a star rating and justifies popularity than our milk products. America stands alone in her use of milk as a beverage for adults as well as for children, and we now use 68% more milk than in the period twenty years previous. It is cause for thanks that each year sees more consumers appreciating the high nutritive value of milk whether fresh, evaporated, condensed or in dry form, and that milk plays such an important part in home cooking. One quart of milk yielding 675 calories is the equivalent of one pound of steak, 9 eggs, or 1 solid quart of oysters. Owing to the activity of child welfare and health that she should provide "a quart of milk per day for every child." Milk will continue to be in demand by more and more persons; and even now the housewife is demanding that the bakers use some 120,000 pounds of dry skim milk each year to improve the nutrition and add to the appearance of baked goods.

77. Vitamins and Their Relation to Vegetables, Vitality and Vim.—The bulk of foods selected for health reasons *are* fruits and vegetables. Let us discover why. The one com-

mon denominator of all "health foods" is *vitamins*. Oranges, tomatoes, milk, codliver oil, liver, yeast—each is a vitamin-bearing food. "What is a vitamin?" might sound like a teasing conundrum were it not for the fact that it has already been answered and utilized by a large number of consumers and those planning family menus. Ask Mrs. Jones "What is a vitamin?" and she may not be able to explain it any more than she can scientifically answer "what is a vacuum?" But that does not prevent her from *intuitively* understanding and using to advantage the fact of vitamin value.

So too, Mrs. Jones cannot visualize a vitamin (who really can?); but she has a pretty clear idea of what it does, *what its results are in health*. And this, after all, is the only thing that counts; practical use. So Mrs. Jones buys expensive fresh spinach in winter for her two-year-old, and includes oranges on every shopping list, and dutifully buys liver and chooses cereals from which the bran has not been removed.

In brief, there has come about an amazingly widespread popular connection and consumer acceptance between vitamins and health, vitamins and resistance to disease. Health work in schools, food exhibits, and even posters made by the children themselves, aid this by constantly stressing the connection between "vitamins and vim," etc. Only last autumn, when a speaker in Dayton, Ohio, before the Parent-Teachers' Association, I was at once conducted to a special "Health Exhibit" entirely arranged by grade children. There on one table was a prize assortment of actual bottles and boxes of patent nostrums, "pink pills for pale persons," "tonics," "swamp-root," etc. In striking contrast on the walls were gay posters made from clipped advertisements showing health foods, and how *they* were the best tonics. Moreover, in the window was a vivid eye-attracting exhibit of two white rats. Poor Rat A had been fed only coffee and a cracker daily, and showed it by his lassitude, his patchy pelt and weak growth. But Rat B, fed on milk and lettuce leaves, was fat with thick glossy fur, and so extremely active that it was a joy to watch him. Such an exhibit told, more plainly than wordy lectures, to both parents and pupils, that "vitamins"

do something to you—and how! These important food facts are becoming subconscious knowledge for the growing and new on-coming generation through the schools, and together with the periodical and the accurately stated food advertisement, are continuing to influence the consumer in her choice of foods for health reasons.

78. The History of Vitamins.—For the past twenty years indeed, the word “vitamin” has been before the public, even though previous to that date we ate vitamins but did not know it. The progressive discovery of these invisible growth qualities in foods is another chapter in the romance of applied science. In 1906 Prof. F. Gowland Hopkins, of Cambridge University, England, started a series of laboratory studies in nutrition which were to lay the foundation of an entirely new science of human feeding. Prof. Hopkins deserves the credit for first stating the need of “accessory food factors” in nutrition. He was followed by the American investigators Osborne and Mendel working in New Haven. Many other experiments on both animals and humans were conducted abroad and in this country. In 1915 Prof. E. V. McCollum (of Johns Hopkins) proved by elaborate studies using rice, milk-sugar and butter fat, that “there are at least two ‘determinants’ in the nutrition of growth: one in protein-free milk, the other in butter fat or codliver oil or egg yolk.” Vitamins A and B were discovered!

Later, other series of studies using generations of white rats convinced investigators that foods contained a third substance, Vitamin C. Followed the very interesting correlation between light and diet until almost simultaneously was presented a body of evidence (1925) linking up light with food factors in nutrition. This research of the greatest significance for human welfare resulted in Vitamin D taking its place as a “regulatory factor” in human nutrition. Last, (1923) Evans and Bishop disclosed by their studies a still different factor, designated Vitamin E.

79. What Foods Contain Vitamins.—If a strict definition of these food qualities is desired, I can suggest none better than this one given by McCollum:

"Vitamins are secondary dietary essentials or substances exerting a marked effect on health and growth. They cannot be manufactured by the animal organism (the body) but must be secured from special foods of which the body needs but a small amount. But this small amount is absolutely necessary for growth in the young, and for the maintenance of health in the adult."

Practically, these "secondary essentials" have been proved to counteract such nutritional diseases and scourges as beri-beri, rickets, scurvy, defective teeth, popthalmia (sore eyes), anemia, etc. Each vitamin is so distinct and so isolated, that it is possible to say in exactly which foods each vitamin is found and what its results will produce in the human body. Without giving an exhaustive scientific table, the following outlines will be helpful in classifying the vitamins and showing the main food stuffs containing each:

Functions and Sources of the Vitamins

VITAMIN A <i>(fat-soluble A)</i> Growth - producing; prevention and cure of eye diseases; physiologic well-being; resistance to infection.	Milk Animal fats Butter Egg yolk Codliver oil Cabbage Spinach Lettuce Green string beans Carrots Liver	(In animal fats, loses potency gradually on exposure to air, especially if temperature be raised; withstand drying and ordinary cooking temperatures without marked loss.)
VITAMIN B <i>(water-soluble B)</i> Prevention and cure of beri-beri and polyneuritis; promotion of growth; maintenance of appetite and digestive health.	Milk Natural cereal grains Dried peas and beans Yeast Spinach Cabbage Tomato Orange, lemon, grapefruit Turnips Celery Onions Liver	(If raised above the boiling point destruction proceeds rapidly. The longer the cooking the greater the loss. Addition of soda increases loss. Drying does not affect this vitamin unfavorably.)
VITAMIN C <i>(anti-scorbutic)</i> Prevention and cure of	Milk Lemon and orange (juices)	(Easily destroyed; varies; loses its qualities rapidly under heat; when dried

scurvy; increases nutritional activity; counteracts irritability, anemia, weakness, pains in joints, laziness.	Tomato (juice) Potatoes (cooked) Cabbage (raw) Apples (raw) Peas (canned) Onion	below boiling point, loses power.)
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VITAMIN D (<i>anti-rachitic</i>) Prevention and cure of rickets; promotion and growth of teeth; assists normal growth of all bony structure.	Butter Milk Codliver oil and other fish livers Egg yolk Green-leafed plants, stems, shoots, etc.	(Variable according to diet of animal supplying it or to extent of exposure to sunlight.)
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VITAMIN E Important in reproduction and fertility; and animal lactation.	Oil of wheat germ Seeds and green leaves Milk	(Remarkable stability, not easily destroyed or affected by steam, light, or acids.)
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(Adapted from Rose, "Foundations of Nutrition," 1927, pgs. 237-299.)

80. The Future of Vitamins in Food Selling.—This subject is here treated at some length because it is my opinion that "vitamins" have come to stay and that they will remain an increasing factor in the choice of food, and therefore must loom large in the selling of food. The further researches of science, particularly in the field of child nutrition and disease, will undoubtedly bring forward still more data of interest and guidance to the mother, the housewife, the pregnant mother, and all concerned in any phase of child welfare. It has already given impetus to sun ray lamps, which make vitamins more active in the body.

The relation of vitamins to growth opens up problems in feeding which will continue to interest each succeeding crop of new mothers and young housewives. That it has already done so in a popular and remarkable degree is proved by the rising purchase curves of oranges, tomatoes, lettuce, milk, all green vegetables and fresh fruits and other special foods. The woman who believes that a certain foodstuff contains vitamins, and thus is a guarantee of family health values, is willing to pay for that value. Incidentally, much of the money which formerly went for a bottle of drugstore "tonic" is now handed over for a peck of grocery store spinach. In the consumer's mind, vitamins are synonymous with "vim" and "vitality."

81. Low-Cost Diet "Miracles."—The average man who is unacquainted with the statistics of the American woman's home management rarely appreciates the skill with which women dispense a dollar, and still provide ample nourishment. Many men do not see how it is done. Just as the American business man has an international reputation for his business management, Mrs. Consumer in America has also a reputation for domestic management, although I will admit that in sheer, downright economy and hard work the foreign housewife can surpass her. The American Mrs. Consumer, I think, manages to get more out of life.

One of the main methods by which the Mrs. Consumers operating low budgets manage is to use the *low cost diet* as against the high cost diet. It is amazing what is the difference in cost between two diets *of precisely the same nutrition*. This was graphically shown at the home economics conference held at the University of Chicago late in 1928. A standard for an adequate diet for a 150 pound man was worked out (3,000 calories, 75 gms. protein, 0.68 gm. calcium, 1.32 gms. phosphorous, 0.015 gm. iron vitamins). Here are the two diets:

CHEAP DIET:

Cost, 51 cents per day

\$3.57 per week

\$185.64 per year

QUANTITY
AND KIND

Milk	1 Pint
Banana	1 Raw Fruit
Apple Sauce	1 Raw Fruit
Cabbage	1 Raw Vegetable
Carrots	1 Cooked Vegetable
Oatmeal	1 Whole Wheat Cereal
Round Steak	Meat
Beans	Other Protein Food

EXPENSIVE DIET:

Cost \$1.26 per day

\$8.82 per week

\$458.64 per year

Milk
Orange
Baked Apple
Lettuce
Brussels Sprouts
Puffed Wheat
Lamp Chop
Egg

On exhibit at the conference were these menus, and the cabbage at two cents a dish was contrasted with brussels sprouts at 39 cents a dish. Facts like these provide the answer to what some people call the "mystery" of how the other half manages to get along. It is no mystery, the way Mrs. Consumer figures it out, whether by literate intelligence or by native intelligence and common sense.

82. The Working Girl's Budget.—There is also the “mystery” of how the “working girl” who lives away from home can manage. This is also often a bit of clever work by *Miss Consumer*! It is notorious that the “midinettes” of Paris, and the shop girls and office girls of New York and other large cities dress remarkably well on very little money, but they are popularly supposed to accomplish this by eating a skimping, inadequate soda fountain lunch. This is another popular fallacy, for even if they eat a soda fountain lunch, it is not exactly inadequate. Milk and ice cream, lettuce and tomato sandwiches, etc. are very wise and excellent lunch items.

The Chicago Home Economics conference worked out a budget such as the intelligent business girl who earns \$1,800 a year (\$150 a month) would operate. It is worth showing here. If the girl earns only \$1,200 a year or \$25 a week, naturally a third must be deducted from each item, except food, the differential being subtracted from the savings item. The \$1,800 budget follows:

Rent, \$37.50 month	\$ 450.00
Telephone, \$1.50 month	18.00
Board, \$3 week	156.00
Lunch, 35 cents day	110.00
Carfare, 14 cents day	51.00
Recreation, \$1.75 week	91.00
Health	30.00
Income tax	5.00
Cosmetics	27.90
Beauty treatment	24.50
Lingerie	84.12
Dresses	102.90
Hats	36.25
Coats	182.69
Shoes	51.60
Accessories	24.90
Miscellaneous	14.14
<hr/>	
Grand Total	\$1,550.00
Savings	250.00
<hr/>	
INCOME	\$1,800.00

83. What Is America's Most Popular Dish?—An interesting sideline as to what are the 20 leading dishes which the

American public prefers, is embodied in an informative report.* Some dozen cooking authorities and editors of women's publications were asked to secure, through the aid of their correspondents, the ranking preferences in foods, both as to popularity and method of cooking. The following are a few of the high spots in this report—all the details of which would be illuminating to any person interested in food distribution:

	<i>Times Mentioned</i>		<i>Times Mentioned</i>
<i>Beef</i>	20	<i>Breads and Biscuit</i>	
<i>Steak</i>	8	Baking Powder Biscuit	8
<i>Roast</i>	6	Muffins	4
<i>Pot Roast</i>	1	White Bread	3
<i>Stew</i>	1	<i>Special Dishes</i>	21
<i>Pork</i>	12	Corn Beef and Cabbage	4
Fried Ham	5	Macaroni and Cheese	2
Hash	3	Beefsteak and Fried Potatoes	3
Frankfurts	1	<i>Poultry</i>	16
Stew	1	Fried Chicken	4
<i>Vegetables</i>	30	Fricasee	2
Potatoes (mashed)	6	<i>Fruits</i>	
Baked Beans	5	Cranberries	3
Cole Slaw	2	<i>Puddings</i>	
<i>Cakes of all kinds</i>	26	Rice	5
Gingerbread, 'cakes' and Choc-		<i>Salads</i>	
olate Cake, each	5	Potato	5
Fruit Shortcake	4	<i>Soups</i>	
Loaf Cake	1	Tomato Soup	4
<i>Pies</i>		Griddle Cakes	7
Apple	8	Ice Cream	7
Lemon	4	Doughnuts	5
Custard	1	Fudge	3
Pumpkin	1	Waffles	3

The curious will welcome the single fact that of all dishes chosen:

Steak received	8	votes
Apple Pie	8	"
Baking Powder Biscuits	8	"
Griddle Cakes	7	"
Ice Cream	7	"
Egg Dishes	7	"
Fried Ham	5	"

* Report prepared for the Research Dept., American Stove Co., Lorain, Ohio.

Corned Beef and Cabbage	4	"
Hash	3	"
Macaroni and Cheese	2	"

Boiled Ham and a long list of other foods receiving only 1 vote apiece.

This should surely point the way to keeping husbands happy, and settle, once for all, what is the American National Dish!

84. Typical "Sectional" Meals.—That menus are largely the result of geographic latitude, and food tastes governed by climate, is amply proved by these six holiday menus taken respectively from a New England farmhouse, a Virginia plantation, a suburban villa way down in Mississippi, a Creole home-
stead, a far Texan ranch and a bungalow in sunny California.

North—New England Holiday Menu

Oyster Stew
Roast Goose, Spiced Apples, Giblet Gravy
Cranberry Sauce or Jelly
Mashed Potatoes, Boiled Onions, Baked Hubbard Squash
Cabbage Cole Slaw
Plum Pudding, Hard Sauce, Mince Pie
Nuts, Apples, Molasses Candy

Middle West—Holiday Menu

Celery, Tomato Juice, Cocktail
Brown Onion Soup
Roast Capon, Sausage Garnish, Raisin Sauce
Brown Rice and Mushrooms, Brussels Sprouts
Glazed White Turnips
Fig and Orange Salad, French Dressing
Cottage Pudding
Raisins, Nuts, Dates, Coffee

South—(Virginia) Holiday Menu

Oyster Soup, Crackers and Chow-Chow
Roast Poultry, Crumbled Biscuit and Celery Stuffing
Baked Spiced Ham
Mashed Potato Mound, Candied Sweets
Corn Pudding, Macaroni and Cheese
Beaten Biscuit
Fruit Salad
Cherry Roll, Hard Sauce
Mince Pie, Brown Coffee

Far Southwest—(Texas) Holiday Dinner

Gumbo Soup
Pompano, Creole Sauce
Stuffed Quail, White Rice
Biscuit, Grits, Gravy
Baked Sweets in Caramel Sauce
Avocado Salad, French Dressing
Custard Float, Pecan Cake, Drip Coffee

Far South—(Louisiana) Creole Holiday Dinner

Bouillabaisse, Crusty Bread
Roast Turkey, Rice and Herb Stuffing, Giblet Gravy
Sweet Potato Pone, Buttered Artichokes
White Dumplings, Creole Cabbage Salad
Frozen Eggnog, Mocha Cake, Butter Icing and Crushed Pecans

Far West—Pacific (California) Holiday Menu

Assorted Hors d'œuvres
Chicken Consomme
Roast Turkey, Cranberry Garnish
Candied Sweet Potatoes
Buttered Artichokes, Baked Creamed Cauliflower
Fruit Salad, Marshmallow Dressing
Frozen Plum Pudding
Fruits, Nuts, Raisins



XV

Family Expenditure for Food

Before considering any expenditure for food, and its relation to the family budget, we must consider as factors:—(1) *Location* of family; (2) Its *occupation*; (3) Its *class*; (4) Its *income*; (5) Its *standards* or *scale of living*.

85. Food Cost in Relation to Family Budgets.—For many families, cost is a large factor in the feeding problem. It is accepted as axiomatic (although proved only approximately true in many studies) by home economists, that:—(1) The smaller the income, the larger the percent of it which must be spent for food and necessities (and the less for higher life and luxuries); (2) The larger the income, the less the proportion of it which must be spent for food (and the relatively more given for higher life and luxuries).

These are two of the well-known generalizations or “laws” made by Ernst Engel in about 1855 when he first published his “Cost of Living of Belgian Workingmen’s Families”—a book in which for the first time there was made a statistical analysis of family expenditures on a large scale. Engel’s estimate for Belgium in 1852 was that from 50-62% of the total workingman’s income was spent for food alone. Many excellent studies

have since been made both abroad and in the United States. In 1900-1902 the U. S. Bureau of Labor made a study on the expenditures of 25,440 families in 33 states. In 1918-1919 the Federal Bureau of Labor Statistics made a study of 12,096 wage earner's families in 42 states. The U. S. Department of Agriculture, working with some of the agricultural colleges, made a number of studies of rural standards of living. Some studies are among special groups as clerical workers in Washington, D. C.; and a study of the expenditures of 96 members of the faculty of the University of California.

In "The Consumption of Wealth," Elizabeth Hoyt gives the percentage of the total national consumption for food as 27%. On the basis of the 1926 income figures of the National Bureau of Economic Research, the estimate of 27% of the national income spent for food is equivalent to \$207.90 per person, per year, or \$4.00 per person per week, or 57c per person a day. This means an expenditure of 70c per day per adult for food. Further, Prof. Henry Sherman, analyzing from various investigations, gives the following distribution to the main items of the American food budget. He believes these estimates are representative of the expenditures of typical families as well as of the American national food expenditure as a whole:

*Consumption of Main Articles of Food in Terms of
Percentage Distribution **

<i>Items of Food</i>	<i>% of Expense</i>
Meats, poultry, fish, eggs	35-45
Dairy and all fats	20
Grains	15-20
Sugars	5
Vegetables and fruits	15
Unclassified	5
	<hr/> 95-110

86. **Tables Showing Percentages Spent for Food.**—The following tables compiled from figures of 1918-1919 from estimates made by U. S. Department of Labor, Agriculture, and data from various sources, show food expenditures in wage earners and farm families, or in the lower income groups.

* "Food Products," Henry Sherman, 1924, pg. 553.

**Percent of Expenditure for Food in Families of Various Income Groups
(Wage-earners Families—White, taken in 1918)**

<i>Income Group</i>	<i>Number of Families</i>	<i>Number of Persons</i>	<i>Average Value in Dollars</i>	<i>Proportion of Total Income for FOOD</i>
Below \$900	332	4.3	843	44.1%
\$ 900—\$1,199	2,423	4.5	1,076	42.4
\$1,200—\$1,499	3,959	4.7	1,301	39.6
\$1,500—\$1,799	2,730	5.0	1,537	37.2
\$1,800—\$2,099	1,594	5.2	1,756	35.7
\$2,100—\$2,499	705	5.7	2,055	34.6
\$2,500 and over	353	6.4	2,467	34.9
Totals	12,096	4.9	1,434	38.2

Farm Families—White, taken in 1924

<i>Income Group</i>	<i>Number of Families</i>	<i>Number of Persons</i>	<i>Average Value in Dollars</i>	<i>Proportion of Total Income for FOOD</i>
Below \$600	58	3.3	486	54.4%
\$ 600—\$899	230	3.6	779	52.1
\$ 900—\$1,199	579	4.0	1,055	47.6
\$1,200—\$1,499	614	4.5	1,339	45.3
\$1,500—\$1,799	492	5.1	1,639	43.0
\$1,800—\$2,099	332	5.3	1,932	39.8
\$2,100—\$2,399	196	5.9	2,240	37.2
\$2,400—\$2,699	116	6.0	2,529	36.2
\$2,700—\$2,699	83	6.5	2,854	33.6
\$3,000 and over	136	7.0	3,779	30.7
Totals	2,886	4.8	1,598	41.2

87. Food Expenditure Per Person Per Day.—From the first table, it will be seen that (in 1918) the average adult wage-earner was spending about 38c per day for food. The average farm adult (in 1924) was spending about 47c per day.

The estimate of 70c per day per adult for food, given above by Prof. Sherman, coincides strikingly with the estimate as taken from the actual costs of food items from the budget of a professional family having an annual income of \$6,500. In this group, the food cost absorbs only 16% of the total family expenditures. Also, in 1921, Dr. Meyer Jaffa, of the University of California, prepared the food items and quantities of a cost of living survey. It was Dr. Jaffa's theory that

"the kinds and amounts of foodstuffs appearing in the allotment for the executive met all requirements for energy and vigor, and allowed, in addition, certain expenditures for variety to tempt the appetite." This estimate for feeding the family of an executive, slightly revised and fitted to 1927 prices, has been used in making the statements of the following table of food costs in a professional family. In this group the number of persons fed at home is assumed at \$3.78 per day, counting the husband away for lunch except Sunday, and allowing help or a guest present at a meal twice a week. This average cost of food per capita per diem works out at 65c. (It is further interesting to note that this 65c estimate, reached by the quantity-cost method, checks with a home account book tally kept among twelve professional families in their study of food consumption.)

88. Amount of the Chief Classes of Foodstuffs Used During One Month (With Monthly and Annual Costs).*—

1. Meals at home:	<i>Pounds</i>	<i>Price</i>	<i>Total</i>
	<i>per month</i>	<i>per pound</i>	<i>cost</i>
Class I:			
Meat and fish	52	.371	\$19.29
Milk	120	.065	7.80
Eggs	12	.394	4.73
Class II:			
Flour and bread	43	.095	4.08
Other cereals	22	.119	2.62
Class III:			
Vegetables	115	.055	6.32
Fruit	64	.097	6.21
Class IV:			
Butter	10	.605	6.05
Other oils and fats	8	.250	2.00
Class V:			
Sugar	24	.073	1.75

* California State Civil Service Commission—Cost of Living Survey, Sacramento 1923, table 43, page 61.

Cost of Living Studies of the Professional Class—Peixotto, Jessica B.—Heller Research Committee, University of California, 1928.

	Pounds per month	Price per pound	Total cost
Class VI:			
Coffee, tea	6	.624	3.74
Sundries			9.85

Total cost per month\$ 74.44

Total per year for meals at home 893.28

2. Meals away from home:

Husband's lunches—6 days a week, 50 weeks, at \$.50 150.00

Total food per year\$1,043.28

Families in Higher Income Groups (estimates)

Income Group	<i>(including food for servants)</i>	Food
\$ 5,000		17%
15,000		12
25,000		10
35,000		8
50,000		6

Percentages Spent for Food at Different Income Levels

Incomes under \$2,000, 37%.

From \$2,000 to \$3,000, 36%.

From \$3,000 to \$5,000, 31%.

Incomes from \$5,000 to \$10,000, 25%.

Incomes over \$10,000, 20%.

89. Calories and Family Food Expenditure.—As was pointed out in connection with Engel's Laws, and as is shown clearly from all the above tables, *the percentage of money expenditure for food falls definitely with increase in income.* A family cannot go on eating more than it needs. It may (and does) turn to luxury type foods, or to expensive foods chosen because of some special appeal, but in general it may be said that *the American family is spending its extra income in products other than foods*, while at the same time selecting a generous, diversified table.

Says Mary Swartz Rose, in her excellent book "Feeding the Family": "A family food budget of \$2.50 per day means that \$900 is spent yearly on this item alone. To justify such

an outlay, an income of at least three times this amount will be required, if the family is to have clothing and shelter commensurate with their food and opportunity to satisfy its 'higher life.' . . . The majority of housewives not having \$3,000 or more per year, they must spend less than $1\frac{3}{4}$ to 2 cents per 100 calories on their food in order to have money for clothing, shelter and any higher life at all. Yet these families wish to be well nourished and to enjoy some of the pleasures of a wellset table. To reduce the food cost from \$2.50 per day to about \$1.75 to \$2.10 per day, the housewife will need to select from foods costing $1\frac{1}{4}$ to $1\frac{1}{2}$ cents per 100 calories."

*Cost of Calorie Value of Foods**

Costing Less than $\frac{3}{4}$ cents
(per 100 calories)

Beans (dried)
Lima beans (dried)
Butter (24 cents lb.)
Farina
Lentils
Macaroni
Rice
Corn syrup
Cornmeal
Margarine

2 to 5 cents
(per 100 calories)

Apples (fresh)
Beans (string)
Carrots (young)
Tomatoes
Oranges
Halibut
Ham
Beef loin
Corn (green)

$1\frac{1}{2}$ cents to 2 cents
(per 100 calories)

Baked Beans (canned)
Baked Lima beans (canned)
Butter (over 35 cents)
Beets (fresh)
Corn (canned)
Pineapple (canned)
Lemon meringue pie
Codfish (salt)

Over 5 cents
(per 100 calories)

Beefsteak (choice cuts)
Asparagus (canned)
Celery
Cranberries (fresh)
Gelatin
Lettuce
Mushrooms
Olives
Peaches (canned)
Peas (canned)
Salmon (canned)
Spinach
Veal, loin
Pears (canned)
Peppers (green)

* Rose, Mary Swartz—"Feeding the Family" 1916, page 428.

In order to make this point clear, it is well to include at this point several tables or lists of common food products and their cost per 100 calorie portion. From these it will be seen that cornmeal, for example, at less than $\frac{3}{4}$ c per 100 calories, is the equivalent in value to veal at five cents, choice beefsteak, or mushrooms. There is no direct connection between food cost, and food nutritional value, since generally the cheapest foods are also the most nutritious. Thus one quart of milk costing 12 cents is the equivalent in food value of one pound of lean steak at 48 cents or one quart of oysters at 60 cents.

90. Providing Mrs. Consumer With Food Recipes.—Does Mrs. Consumer appreciate food recipes? Does she wish to be bombarded with manufacturer's food recipe booklets? How should food recipes be planned to prove most helpful in the use of the food product? A recent survey among food advertisers brought out the facts that food recipe booklets in the following quantity are distributed by advertisers: The Certo Co., 25,000,000; The Welch Grape Juice Co., 50,000 to 100,000; Armour & Co., 250,000 to 300,000; Borden Sales Co., 200,000; Association of Pineapple Canners, 150,000 to 200,000.

The distribution of recipe booklets is increasing because (1) women are finding out how helpful and suggestive in new uses of food products the manufacturer's booklet may be to them; (2) because booklets and recipes are better, being more closely linked with the work of domestic science specialists. I do not believe there can be much doubt that women greatly appreciate good recipe booklets.

While the exact best method of distribution depends on the product (sampling; house-to-house; demonstrators; direct mail, etc.), there is general agreement among food manufacturers that the booklet should be *changed every two years*. This is reasonable, because if a housewife has been led to send for a firm's booklet, she will not do so again unless she is advised that there is a "new booklet" or a "special booklet." It is my feeling that the cheap or common broadcast recipe booklet, while excellent for low grade populations, does not appeal to the discriminating housewife. She falls into the

habit of tossing away a cheap, unattractive and commonplace booklet. It is not up to her standard. The food manufacturer should not seek merely wide distribution of his booklet, but rather stress putting out *better* recipe booklets.

91. Specifications for a Good Recipe Booklet.—From the consumer's point of view, what is a good recipe booklet?

1. It should relate the food product to the entire meal plan or menu, and not consist merely of a lot of commonplace, more or less familiar recipes.

2. It should relate the food product to the housewife's familiar cooking technique.

3. It should show the product in use and in connection with other table appointments and service.

4. It should be suggestive of new uses, especially hospitality and entertainment uses.

5. It should be linked up wherever possible with some general food, dietetic, or health story.

6. It may contain additional informative material such as text on table setting, table etiquette, party plans, uses of the product on holiday and special occasions, etc.

92. Requirements of Good Recipes.—The recipes which the booklet consists of should: (a) be tested and accurate, (b) be written in accepted standardized recipe form; (c) state the exact materials required; (d) state simple but explicit technique of cooking or using product; (e) state preparing time; cooking time; temperature or freezing period, if any; (f) state approximate cost; (g) state how many persons the recipe serves; as "serves four"; (h) show many dishes using product in close-up illustration, which will permit details of service, garnishing, etc., to be clearly distinguished; (i) give "master recipes" with several variations, wherever that is possible; (j) illustrate the recipe in natural colors; (k) print text so as to make clipping recipes for household card file easy; (l) use type, wherever possible, of a size large enough to be readable while recipe rests on the cookbook holder of a kitchen cabinet.

It is most important that every recipe state the number of persons for whom it will serve or make portions. Every

housewife, before tackling a new recipe, wants to be assured that it will result in a certain quantity, and not find that it makes up for a small army. This statement of number of servings is most urgent when the ingredients called for are expensive. Today the manufacturer should know that all recipes are preferably standardized on a "serves six" basis.

Anything said here about recipes in a booklet holds equally true for the recipes featured in general advertising. There is no doubt that women still want recipes, only they are demanding more accurate, more suggestive and more sophisticated recipes. The simple "recipe book" of hit-and-miss recipes which used to be compiled, without subheading or general plan, has gone into the wastebasket for good. It is extremely important that the recipes featured in general magazine advertising be unusual, distinctive, and suggestive of new uses, to the end that the housewife will wish to send for whatever booklet, card index, etc. is featured in the three line mention of "booklet on request." I may add that while more and more women begin to see the efficiency of having recipes on cards, and keeping them in a card cookbook file, I believe that the Mrs. Average Consumer is still better satisfied with a well written and illustrated color booklet.

93. Good Food Photographs.—As one with long practical experience in directing the taking of food photos for magazine use I will add a few suggestions about the food recipe illustration. Too many foods prepared for art work are over-crowded and over-garnished. Accessories should be attractive and unusual, but never too prominent; they need not be shown entirely in the composition, but only suggested. What the manufacturer should hope to do is to sell his product in use; therefore the food itself should always be clear in outline. Platters, vases, and table accessories should be subordinate to the dish, which is the star attraction—otherwise the woman's interest may wander to the platter or the flowers and let the food product sink into insignificance.

The "properties" must all harmonize and present a unity of atmosphere; we cannot have a piece of delicate glass shown on a checked peasant table cloth, nor an informal casserole

resting on an elaborate centerpiece. Too often Mrs. Consumer is not sure whether she is looking at the food served on a side-table, on the dining table, the kitchen preparing surface, or what not. The placement of the food dish depends on the audience the manufacturer is trying to reach, and the uses to which his particular product may be put. The right background will throw out the product into relief and make its outline definite. Dark food should have a light background, and *vice versa*. Uninteresting foods of simple texture can be given form and design when shown shaped in interesting molds, or placed in glass or other good-looking serving dishes. The growing tendency to "shoot" with a straight-down perspective on a food dish is smart and modern, and is excellent for sophisticated foods and certain hospitality service. But I feel that the great majority of women are not yet ready for this too bizarre and revolutionary art form; and that the housewife will gain more real help and suggestion in visualizing the product as a finished dish when it is represented to her in the picture just as she hopes to finally see it on her family table—horizontally. Black and white is smart, but more suited, in my opinion, to products with definite design in themselves, such as bottled beverages, and their accompanying refreshment glasses. Color is not only an attention-getter for the recipe the moment the housewife lays eyes on it, but it points out the texture, the contrast in color food values, the relief of the garnishes, in a way to enable her to use the manufacturer's food product with the utmost satisfaction and success.

94. Some Menus of Mid-West Mechanics' Families.—There is so much misconception of the standard of living and feeding of the average levels of people that, as one economist puts it, all the better classes can say by way of comment is "how do they manage to live?" It is all a mystery. To dispel this mystery with concrete evidence I have made a survey among groups of skilled mechanics of some western cities of middle size. I reproduce some typical menus from specific families: The figures represent different meals.

Family A: BREAKFAST—(1) Creamed eggs on toast, bacon, cereal, coffee; (2) Eggs, bacon, cereal, coffee, toast; (3) Toast, cereal, coffee; (4) Bacon, toast, coffee; (5) Eggs, toast, coffee. *LUNCH*—(1) Pork roast, potatoes, sweet potatoes, celery, lettuce, dried peaches and prunes cooked together, pie, cake, coffee; (2) Hash made from pork roast, creamed peas, bread and butter, cocoa; (3) Pancakes; (4) Bacon, peas, potatoes, bread, butter, cocoa; (5) Warmed up food left from supper. *SUPPER*—(1) We just had the foods warmed up from dinner except we had tea; (2) Pork chops, mashed potatoes, gravy, coffee, bread and butter, peaches; (3) Steak, gravy, potatoes, tea, bread, butter, pie; (4) Ham, butter beans, cornstarch pudding, tea, biscuits; (5) Vegetable soup, celery, pickles, cocoa, bread, butter.

Family B: BREAKFAST—(1) Coffee, coffee cake, milk; (2) Coffee, sugar rolls, milk; (3) Coffee, sugar rolls and milk; (4) Coffee, coffee cake and milk; (5) Coffee, coffee cake, milk. *LUNCH*—(1) Sautéd potatoes, pork chops, lettuce, corn, pie, cake, bread and butter; (2) Roast pork sandwiches and coffee; (3) Minced ham sandwiches and coffee; (4) Sautéd potatoes, apple sauce; (5) Mashed potatoes, sauerkraut. *SUPPER*—(1) Bread and butter, cocoa; (2) Sautéd potatoes, roast pork, lettuce, bread and butter; (3) Baked potatoes, cheese, bread and butter; (4) Mashed potatoes, sauerkraut, pork; (5) Carrots, bread and butter, coffee, milk.

Family C: BREAKFAST—(1) Toast, coffee; (2) Eggs, tea, bread and butter; (3) Toast, tea, bread and butter; (4) Coffee cake, milk, crackers; (5) Eggs, toast, tea. *LUNCH*—(1) Mashed potatoes, potato salad, roast pork, coffee, tea, bread and butter, cake; (2) Baked potatoes, cold boiled ham, milk, bread and butter; (3) Fried potatoes, minced ham, tea, bread and butter; (4) Vegetable soup, beef, boiled potatoes, bread and butter, crackers, tea; (5) Fried potatoes, steak. *SUPPER*—(1) Potato patties, cold pork, tea, bread and butter; (2) Fried potatoes, pork chops, beans, coffee, bread and butter, jello; (3) Potatoes baked with roast beef, gravy, coffee, bread, butter, pie; (4) Vegetable soup, beef, crackers, coffee, bread and butter, cakes; (5) Fried potatoes, steak, gravy, baked beans, bread and butter, coffee.

Family D: BREAKFAST—(1) Cocoa, coffee cake, eggs; (2) Eggs, toast, milk, grapefruit; (3) Eggs, bacon, pancakes, oranges; (4) Puffed rice, milk, toast; (5) Puffed rice, milk. *LUNCH*—(1) Steak, spinach, potatoes, head lettuce salad, milk, bread, butter, pudding; (2) Eggs, bread, butter, minced ham, potatoes, milk, lettuce; (3) Spinach, potatoes, bread, butter, celery, milk, steak; (4) Plums, bread, butter, potatoes, ham; (5) French fried potatoes, bread, butter, cheese, milk. *SUPPER*—(1) Bread, butter, milk, potato salad, celery, baked beans, pressed ham; (2) Bread, butter, milk, potato salad, frankfurters, slaw; (3) Bread, butter, milk, potatoes, steak, lettuce, pickles; (4) Roast pork, bread, butter, milk, potatoes, lettuce, spinach; (5) Meat loaf, bread, butter, pickles, jello, milk.

Family E: BREAKFAST—(1) Griddle cakes, fruit, milk, coffee; (2) Fruit, milk, toast, griddle cakes, coffee; (3) Hot rolls, coffee, fruit, cereal, milk, eggs; (4) Cream of wheat, griddle cakes, coffee, toast,

milk; (5) Cereal, milk, coffee, eggs, fruit. LUNCH—(1) Roast beef, mashed potatoes, gravy, baked beans, baked macaroni and cheese, butterfly salad, celery, fresh onions, jello with whipped cream, cake, coffee; (2) Scrambled eggs, baked beans, potato cakes, bread, cakes, coffee and milk; (3) Sautéd minced ham, creamed peas, parkerhouse rolls, milk and coffee; (4) Griddle cakes, coffee; (5) Boiled ham sandwiches, root beer, beans. SUPPER—(1) Left-overs; (2) Hamburger cakes, creamed peas, mashed potatoes, lettuce salad, coffee, milk; (3) Sautéing ham, baked macaroni and cheese, lettuce and tomato salad, spinach, fruit, cake, pie; (4) Spareribs, sauerkraut, potatoes, dumplings, coffee; (5) Pork chops, candied sweet potatoes, creamed corn and green peppers, fruit, tea, chocolate pudding.

Family H: BREAKFAST—(1) Cocoa; (2) Milk; (3) Rolls, milk; (4) Nothing; (5) Rolls, cocoa. LUNCH—(1) Chicken, red beets, slaw, white and sweet potatoes, gravy, noodles, green beans, lettuce, celery, date salad, bread and butter, pie; (2) Ham, sweet potatoes, bread and butter, milk, noodles; (3) Nothing; (4) Spinach, potatoes (left over from supper), milk; (5) Nothing. SUPPER—(1) Ham, baked; cheese, pie, bread and butter, milk and coffee, potato salad, peaches and whipped cream, cake, salad, slaw (that was left over from dinner); (2) Chicken, gravy, white potatoes, pie; (3) Steak, white potatoes (mashed), plums, bread and butter; (4) Pork chops, white potatoes, apricots, lettuce and mayonnaise; (5) Sautéd potatoes, steak, prunes, spinach.

Menus of a \$125 a Month Clerk in California.—Thinking to present some menus from a different part of the country I asked my good friend Winifred McCormack of Glendale, Cal., to obtain some examples of the menu of a clerk's family, with one child, whose monthly food budget is \$35.00. Here are a week's typical menus:

Sunday: (Breakfast)—Sliced oranges, waffles and honey, coffee; (Dinner)—Pot roast of beef shoulder clod, spinach, carrots, potatoes, cream rice pudding; (Supper)—Potato salad, rolls, white cake.

Monday: (Breakfast)—Sliced oranges, shredded wheat, top of milk, toast, coffee; (Luncheon)—Fruit salad, hot rolls, tea; (Dinner)—Meat pie made from leftover vegetables and meat, hot ginger bread.

Tuesday: (Breakfast)—Half grapefruit, steamed rice with raisins and milk, toasted rolls and coffee; (Luncheon)—Leftover from Monday dinner; (Dinner)—Heart of lettuce salad, asparagus on toast, strawberry shortcake.

Wednesday: (Breakfast)—Oranges, hot cakes, honey, coffee; (Luncheon)—Corn chowder, crackers, and cocoa; (Dinner)—Casse-rolle of lamb and vegetables, bread, butter, tea, cornstarch pudding with strawberry whip.

Thursday: (Breakfast)—Half grapefruit, shredded wheat, bananas, milk, cookies, coffee; (Luncheon)—Remains of last night's dinner;

(Dinner)—Lettuce, tomato salad, creamed dried beef, baked potatoes, hot rolls, tea, cottage pudding.

Friday: (Breakfast)—Sliced oranges, hot cakes, honey, coffee; (Luncheon)—Hot corn bread, cocoa; (Dinner)—Combination salad, codfish cakes, buttered beets, jello with banana whip.

Saturday: (Breakfast)—Grapefruit, milk toast, doughnuts, coffee; (Luncheon)—Dutch apple cake, cocoa; (Dinner)—Boston baked beans and brown bread, apple pie.

95. The Foods of the Foreign Language Americans.—There are in the United States about 14,000,000 foreign-born people, most of whom cling to their own national food customs. The second generation of these people retain only a part of these national food customs. Thus, although the orthodox Jews of New York do not eat ham or bacon, the second generation in considerable proportion ignore the old food taboos and eat what is a fairly standard American diet, except perhaps on certain religious festivals.

A very brief summary of some of the various national foods and dietary characteristics is as follows:

Scandinavian: fishballs; peppered mutton stew with cabbage (faarikool); goat milk cheeses; sauerkraut.

Hungarian: fricassee of pork, beef or lamb (gulyas) with potatoes, onions, paprika, and vegetables; also noodles with cottage cheese, etc.

Czech: pork loin with sauerkraut and dumplings; buchty, cake with cottage cheese or jam fillings; sausages, cheese.

German: Schweinsbraten with red cabbage; sauerbraten and pot roasts; calves or pigs feet in jelly; apple turnovers; vegetables cooked with meat; roast goose; sausages; sauerkraut.

Southern Italians: plenty of fish; spaghetti, fruit cake; sausages.

Italians: spaghetti, ravioli, broccoli, artichokes, lamb and young goat meat; sausages; minestrone soup; cheese, olive oil; garlic, onions, noodles, cornmeal mush, apple pie with nuts, raisins, pignolias.



XVI

Mrs. Consumer and the Tin Can

There is a point in one of my lectures when I say, as a bit of persiflage, "the American woman is no longer a cook—she is a can-opener!"

This is never meant, however, as a disparagement of the tin can. We American housewives would set up an instantaneous clamor if we were deprived of tinned foods. We owe a great deal to, and our preference for them is certainly fully reflected in the statistics. In 1865 the tin can was a weak and sickly infant industry—the annual consumption amounted to only one can for every seven people. To appreciate this, imagine your family using just one can of peas with your dinner on just one day of the year, *but only every other year!* This was the extent to which canned goods were eaten then.

By 1925 we had attained the huge total of 25 cans per person per year, which means $107\frac{1}{2}$ cans per family per year, or about a can of tinned food *every other day*. But in the three years since 1925 further gains have been made, and the 1928 figures indicate a per capita consumption of 31 cans, or $133\frac{1}{3}$ cans per family. Thus it will be seen that the growth is much faster than the population, and this growth

would indicate a still more rapid pace if we confined the calculation to the "big six" of canned foods—peas, milk, beans, salmon, peaches, soup. The 1928 increase on six canned foods over 1927 was the enormous total of 235 million cans. And of course the variety of foods offered in cans is now beyond the dream of anyone in 1865. No other country consumes anywhere near the vast volume or per capita of canned foods that America does. What is the explanation?

96. What the Tin Can Does for Mrs. Consumer.—What does the tin can accomplish and how does it serve the consumer? The answer may be given in the following points: (1) It eliminates the labor of hand picking, scraping, cleaning, and cutting into convenient portions necessitated by raw products,—thus saving the housewife's time.

(2) It affords a ready-to-serve quick-cooking food, thus saving the household fuel.

(3) It is adapted to compressed living conditions, taking less shelf and bin space and requiring no special temperature control, thus saving the housewife's attention and inspection and making easier storage.

(4) It aids and increases the general diversity of diet as well as increasing health and *providing more balanced meals*.

(5) It extends the seasons, making it possible to have many more vegetables and fruits at moderate costs, even in winter when raw products are unattainable or prohibitive in price,—thus *saving money*.

97. Failure of Many Cannerymen to Set Grades.—Granted this important service to the consumer, yet how can the tin can be made to still further assist the housewife in her food and meal problems? I have said that what the trained consumer wants more than anything else to assist her in better buying, is reliable information as to values. And here is exactly where many canned goods manufacturers have failed us,—failed us inexcusably, I think, considering their extent, importance and power as an industry. I agree with Miss Corbett * "that it is safe to say that the average buyer for the home knows more of

* "Canned Foods, Fruits and Vegetables," Florence Corbett, Teachers College Bulletin No. 18—1915.

the grades and values of almost any other foods than she does of canned foods . . .” Why? The canners themselves are at fault, and the officials of the canner’s associations admit it. I shall now point out why.

At present, even the most intelligent of consumers, by looking at the outside of a tin can, can discover too little as to its probable contents. How much will it contain—enough for two persons, or for three? Will it hold a cup of pulp and a cup of liquid, or two cups of solid? What thickness or richness is the syrup—medium, heavy, or thin? How many slices or pieces can she hope to find on opening? In short, what the canners have forgotten is, *to study the tin can and relate it to the housewife’s actual cooking and serving needs*. It is the same story that this book exists to tell—the widespread operation of a business of serving the family, without taking the trouble to research consumer needs. The can is put out from a production, not a consumption point of view; and often a pretty poor production point of view at that. The canning industry has not yet had the courage to separate the sheep from the goats, the sub-standard canner and the quality canner, the honest from the dishonest canner. Nor has it introduced sound grading policies.

The reply may be that every can carries a “net weight” some where on its label. This is well enough, so far as it goes, but unfortunately the housewife does not cook by net weight, nor any other kind of weight. She cooks by pints, quarts, gallons or suitable fractions. Thus any familiar standard recipe reads: “Take two cups crushed pineapple,—one cup of string beans—one pint tomato stock—” etc., etc. The fact that any particular can is labeled outside, “net weight 1 lb.” means practically nothing to aid her in estimating quantities. *What she should know is: the amount of the pack, both solid and liquid, in terms of a known and familiar cooking measure, preferably pints and its greater and less multiples—exactly like a recipe.*

A tin can is literally a dark, sealed mystery until it is opened. Mrs. Consumer must depend either on the canner’s reputation, the dealer’s word or the label. When the can is

opened, and then only, does Mrs. Consumer secure accurate knowledge. If the can which she bought in expectation of its being "choice," reveals itself as a "second," or a sub-standard grade, she receives another discouragement in her purchase of canned foods. She has had plenty of these discouragements. Chief of all of these is that at present she is unable to know the grade of the contents before opening the can. *Price* is almost the only thing she can know in relation to the average tin can. She knows her tomatoes only as being 18c per can; 15c, two cans for a quarter; or 20c a can, etc. Long ago she learned that cost of the goods bears no reliable relation to the value of the contents.

98. Grading as Known to the Trade.—The packer himself, however, knows a great deal about the contents, and its grade. In fruits the lowest grade is called "pie" by the trade. Next rank fruits having the lightest syrups with relatively inferior fruits as regards size, color, flavor and texture. These are called "Standard." Above this are the higher grades spoken of as "Extra Standard," "Extra," "Fancy," etc. In vegetables the same terms are used. Sub-standard tomatoes are called "pulp," and "puree." Peas are "seconds" and "soaked." Those peas called "sifted" are higher in price. Fruits packed in syrups are (to the packer) very definitely graded according to the density of the syrup—as 30-34 for fancy peaches, plums, etc.; 25-28 for high grade fruits; 20-25 for a less grade, and 10-20 for a light syrup suitable only for very sweet fruits.

But these standards, familiar to the trade, are kept entirely hidden from the consumer. The most that she is offered is a label showing a giant vegetable or painted fruit such as never grew on land or sea—pictures of children, historical scenes, etc., with the small and un-informative net weight hidden in the corner. Buying such a can, literally "sight unseen," is equivalent to the disastrous method of asking for "ten cents worth of meat," or "twenty cents worth of cotton."

99. Mrs. Consumer Demands Reform.—I affirm that it is high time that the canners as an industry take steps to right this misleading and really dishonest condition. That women

buy so much canned goods now, in the face of such discouragements, is proof of the vitality of the tin can. Why should buying canned goods be a lottery, when it can be made as straightforward and intelligent as buying any other food stuff or home product? If the manufacturers who are putting out foods in glass instead of tin are making rapid and popular headway, their rise may be attributed solely to the fact that now the consumer can see before she buys—and she is delighted with the privilege.

It is up to the packer of the tin can to prepare a label which will tell the consumer what every housewife wants to know. This is far from a mystery, as I will now specifically indicate.

100. What the Consumer Hopes to See on the Tin Can Label.—Here are the precise things Mrs. Consumer wants to know:

(1) *The amount of the pack*, both solid and liquid, in terms of a familiar standard cooking measure, preferably pints.

(2) *The grade of the pack*, whether choice, standard, fancy, etc., indicating the size, shape, cut and number of the pieces for easiest identification; also the quality or density of the syrup as heavy, medium, light.

(3) *The number of the can* to indicate its size or capacity—as 1^s, 2^s, 2½^s, 3^s, and 10^s with such numerals always corresponding to definite weight.

(4) *The date when packed.*

(5) *The serial number* of the guarantee which vouches for the accuracy of the information and the absence of preservatives and artificial coloring.

(6) The number of portions or persons served.

(7) The name of the packing company and the place of packing.

(8) The name and address of the jobber or distributor.

(9) Distinguishing labels for each class of goods—white label for highest quality; red, blue, green, yellow for grades of decreasing quality, or other approved grading plan.

(10) Suggested uses of the product, sometimes with illustrative dish and accompanying recipes.

Among packers, can sizes are spoken of in relation to weight expressed by pounds. The common sizes, 1 lb., 2 lbs., 3 lbs., etc., are designated No. 1^s, No. 2^s, No. 3^s, etc. Originally these sized containers might have had weights to correspond. But such has been the demand for price in this field, that can sizes and capacities have shrunk. It is no unusual thing to find a 2 lb. can or No. 2^s containing only "1 lb. 12 oz." (as does the can of Jones' pears I have just opened as a test sample). A No. 3^s often contains but 2 lbs. 8 ounces, or 8 ounces "short" of its supposed weight value. Thus the whole plan of using net weight as a guide is a delusion and a snare. Frequently a can holds one cup and just a little over—too little to make use of, too much to waste. Again it may hold $\frac{3}{4}$ cup of pulp when the recipe calls for a whole cup—and it will be necessary to open two whole cans just to secure the additional $\frac{1}{4}$ cup. All these inaccuracies hinder the housewife and make her distrustful of all canned goods.

Since there is no longer synchronization between capacity and weight and number—why not drop the net weight entirely and re-organize on a new basis? As has already been pointed out, that basis should be a volume capacity with pints as the unit. Every housewife knows that two cups equals one pint, and her recipes are invariably patterned after this standard of measurement. Let us do away with a pseudo weight basis, and enable the housewife to translate cans into cooking!

101. Simplification of Grades.—It would be a further great step forward if the packers could eliminate the number of grades packed, both for their own and the consumer's benefit. This would be in line with the Hoover simplification program. The excess refining and grading for size which now obtains is not justified by its benefits. The business of determining grades would have to be decided jointly by a committee representing the different interests of the producers, packers, Federal authorities—and, I insist, *the consumer!* But all the progressive work and prestige of the packing industry would be multiplied many times if it could combine to carry out these suggestions as to a more informative label. Dole, famous

pineapple grower, has just announced a plan to mark grades 1, 2, and 3 on the bottoms of his cans. Bravo!

No less a person than Roy L. Davidson, President of the National Wholesale Grocers Association, says: "the more plainly the label describes the contents of the package, the more confidence will the consumer have in canned foods." And Miss Ruth Atwater, director of the home economics of the canners themselves, is quoted as saying: "Women want to know relative food values and are interested in laboratory findings of the nutritive value of canned foods. Women want to have the label tell them more about the contents of the tin can." If there is any public distrust of the tin can (and I shall point out in a moment that there is), it is because the label has failed to inform the consumer frankly, accurately and reliably what she may expect to find when the can is opened.

102. Increasing Per Family Volume.—I believe that the present day consumer is using canned foods not only direct out of the can as a main ingredient but is going further—she is using imagination, and utilizing the convenient can to secure accessory and garnish foods for souffles, chowders, salads and as sauces. Mention of sauce brings up the point that many years ago, I suggested to the Campbell's Soup Company that they feature the use of their soups as sauces for spaghetti, left-overs and made dishes. It was at once done very successfully. This is the kind of thing I mean—imagination applied to the tin can, increasing per family consumption and distribution, as well as giving the housewife additional and welcome service from a familiar product. All packers of foods should research and encourage this new trend of widening the uses of an article.

There is other educational work called for. Let the canner tell the consumer, for example, not to throw away the liquor, but to heat contents in liquor to give greater taste and avoid loss of mineral salts; tell her how to remove contents before use and allow to "ærate" and avoid the tinny taste. Let him stop telling her to "place whole can in water and bring to boil" which is a practice most wasteful of fuel

and thus money. Let him also place directions for opening and serving on every can sold.

103. Consumer Attitude Toward Tinned Foods.—What is the consumer's own reaction towards canned foods? How much does she consume? Does she buy more in certain class groups than in others? Does she buy by brand or by a descriptive term such as "Fancy," "Standard," etc.? These and other interesting and enlightening facts about the consumption of canned foods were brought out in a rather comprehensive and impartial survey* made in the summer of 1926 by the Department of Commerce. About 775 records were taken from housewives, restaurants and hotels to determine the extent to which canned and raw products compete, and the reason why one is preferred to the other. Since the survey was made in three distinct localities—a mixed large city group, an industrial town, and a rural community—the conclusions have considerable value. Some of the generalizations made are as follows:

(1) There was a 100% agreement that canned goods are most convenient,—and this was the most important reason given for their use.

(2) On the question of flavor, there was an overwhelming preference for raw products.

(3) On the point of food value, over half the consumers believed that fresh products had a higher food value than canned goods.

(4) Lower income groups (between \$1,500-\$2,000), such as unskilled laborers, consume more canned goods than higher income groups, the notable exception being the foreign groups (Italians, Slovaks, Germans, Hebrews) who as a class are the lowest consumers of canned goods. Tenement and apartment dwellers, outside of these groups, are among the highest consumers.

(5) The consumption in winter is from two to eight times as great as in summer.

* E. G. Montgomery—Points Brought Out by Canned Food Survey, Dept. of Commerce, 1926.

R. S. Hollinghead,—The Consumption of Canned Foods—National Canner's Convention, Chicago, 1928. (U. S. Dept. of Commerce.)

A further survey, made at the request of the canning industry itself, continued this work, and added the reactions of agricultural agents, grocers, and hospital dietitians. In this survey not only city dwellers were visited, but textile mill towns in the south and farms in southern regions. In discussing the question of prejudice with housewives, it was found that there were two main groups of objections—those directed towards canned goods as a whole, and more specific objections.

The chief general prejudice was directed towards "fear of sickness," 80%; next "loss of food value," 45%; and "fear of metallic contamination," 34% of those interviewed. This heading, "fear of sickness," accounts for half of the total prejudice, and though vague is strongly held and certainly accounts for a very large amount of possible consumption of canned goods which would be consumed if this fear and dissatisfaction were removed. It must be noted, further, that these prejudices came largely from the "southeast cotton belt" and from New England, although no great difference is shown in the various parts of the country. The fear of metallic contamination and of the loss of food value are about equally prominent, and together are nearly as prominent as the fear of sickness. Housewives with low incomes think more of metallic contamination, while those with larger incomes think more of food value, probably to be accounted for by a general higher standard of education.

Objections to the pack were confined chiefly to vegetables. A frequent objection was made to foreign materials, corn silk, cob, drops of solder, etc. Many vegetables like beets were held to present an unpleasant chunk appearance; vegetables were held not cut to give a good form when served as salads. It is a striking fact that canned fish were held chief among foods which created "fear of sickness," and that canned meats also were held objectionable for this reason. These are doubtless reverberations of the Spanish-American war canned beef scandals.

All of this clearly indicates that there is still a great deal of room for the canners to improve, even to bring themselves

up to the level of other food seller's standards, or to the standards of the high quality packers of canned goods. It will be a very profitable, even though a slow and expensive task, to reduce the amount of distrust of canned products. The first and simplest step toward consumer confidence will be the use of informative labels on the tins, and by standardizing grades, packs, and sizes better suited to the consumer's real cooking and table needs.





XVII

The Household Equipment Revolution

Ask any foreigner what is the most vivid association which first leaps to his mind at mention of America, and you will find that it is equipment. Men in other countries think of America and factory efficiency in the same breath; and visualize huge plants, giant cranes, endless moving belts,—automatic machinery replacing hand labor on a mammoth scale. (American workers use 47 hp. per man—twice that of 1899.) In quite the same way women in other countries now think America and household efficiency are synonymous; and are very eagerly noting our automatic cooking devices, wringerless washing, dustless cleaning, power ironing, and houses which are marvels of compact comfort, equipped for saving woman's time, steps, and effort. In short, America stands preëminent throughout the entire world for its development of mechanical aids and its use of power, both in household and in factory, together with its adoption of house constructions which make for ease, comfort, convenience, sanitation, warmth, and labor-saving.

104. Our Household Revolution.—When I was asked a

a few years ago to visit England and give a series of lectures for the Electrical Association for Women of which Lady Astor is the president, I submitted a list of twenty subjects covering the fields of women's interests—feminism, economics, foods, child care, home management, etc. Out of these twenty subjects the one selected and the lecture which I repeated over a three-months' tour was called "How the American Woman Achieves Leisure Through Labor-Saving Appliances!" *That* was what British women were most interested in hearing. And my first British reporter, who met me in a chill, foggy dawn at Plymouth, England, asked me abruptly: "Are you coming over to advocate central heating?" Similarly, in France or in whatever other one of six countries I traveled in, the main eagerness and interest was in American home-equipment.

I speak of this foreign view of us because it provides a perspective on ourselves. This whole American household efficiency movement was conceived and attained its present gigantic stature in the last twenty years. In this time there has grown almost universal in America the consumer acceptance of "efficiency" and "labor-saving" as principles of household practice and management. Twenty years ago few women thought much about whether the kitchen should be or could be either convenient or colorful; whether tables, sinks and ironing boards could be placed at a height to reduce fatigue; whether sweeping should be done other than by raising a cloud of dust in the room; whether clothes could be cleansed without bending backs or swollen hands; whether rooms could be warm and illuminated without necessitating hours of unpleasant manual drudgery for the housewife. In this special development I have the satisfaction of being the pioneer, as my first book, "The New Housekeeping," published in 1912, it is generally admitted, was largely instrumental in interesting women in this new and more scientific attitude toward their households. Appearing as a serial in the pages of the *Ladies' Home Journal* (of which later I was the Consulting Household Editor for nine years) it was read by thousands of women who, after five or six years of much lecturing, discus-

sion and publicity, accepted this "new housekeeping," particularly as it applied to choosing household equipment, and as it was first outlined by me under the heads "time-savers," "labor-savers," "fuel-savers," and "step-savers" in the chapter "The Efficient Tool." At that period, and in connection with my advancement of this idea, my *Ladies' Home Journal* mail often totaled nearly a thousand letters weekly, the majority of them asking questions about devices and appliances with which to make possible this "new housekeeping."

105. The Three Stages of Advance.—Further, in my personal experience as a purchasing housewife, and also in my professional experience as Director of the Applecroft Housekeeping Experiment Station (which I began at the request of Mr. Edward Bok, in order to test and discover for the *Ladies' Home Journal* what devices and installations would improve and make work easier for the housewife) I myself have passed through stage-after-stage of what I am pleased to call our American *household revolution*.

Here is a description of the *first stage*: Exactly eighteen years ago, in our country home on Long Island, it required almost an hour for me to daily clean and fill seven portable oil lamps. I operated a hand pump to secure water from the cistern, placed my soup in a box fireless cooker, washed the children's rompers in an unwieldy "dolly" type washer by plunging its lever up and down, and smoothed these garments with a coal-heated hand "sad-iron." I used a broom and an oil mop on the floors.

Now the *second stage*: About six years later I lighted the house's lamps with burning gasoline under pressure, went to the basement each morning to start the gas-engine which pumped our daily water, cooked on a 3-burner oil range, pressed the clothes with a self-heating alcohol hand iron, and tried to clean the heavy floor coverings with a clumsy bellows-type suction carpet-sweeper.

Finally the *third stage*: Today I can wink on 60 electric lights, fed from our own electric plant; and at the touch of a snap-switch, leave my wash to rock itself clean in the battery of two electric washers in my laundry while I busy myself

upstairs in pleasantly extracting the dust from a few lightweight rugs, with the aid of a new type high-powered vacuum cleaner, then proceed to start a meal which will automatically continue to cook in the oven during the period until I return. I sit down comfortably while I guide the clean linen as it unrolls from beneath the revolving cylinder of my power ironer. This is both evolution and revolution!

It is because I have so intimately been a participant in this "household revolution" which has overthrown dirt, drudgery, and even woman's despair because "woman's work was never done,"—that I am unusually and deeply interested in selling household equipment to Mrs. Consumer.

106. The Ten Factors of Change.—The widespread use of household equipment is closely related to important and basic changes in our economic and social life. If other countries, up to the present time, have not achieved a similar progress and acceptance of labor-saving home utilities, it is precisely because in these countries there has not been a similar or parallel set of economic changes and conditions. What are these factors?

(1) Great shortage of household servants, making for exorbitant rise in their wages, resulting in 98% of American women doing their own household tasks. The home with a servant in America, we must realize, is very exceptional.

(2) Increasing high cost of all technical labor services in connection with the human operation, repair and maintenance of the household.

(3) Economic entry of women into business fields, with corresponding appreciation of the cash value of their time.

(4) Rise of organized social and cultural movements such as charity, politics and suffrage child welfare, women's clubs, etc., with parallel desire on the part of women for a "margin of leisure" to devote to such activities.

(5) Acceptance by American business and industry of the efficiency and business systems principles involving "routed work," "time-studies," modern machinery and scientific management—with its accompanying transfer or adaptation for solving the tasks and problems of the household.

(6) Widespread availability of cheap electric power at an almost universally uniform standard 110 voltage.

(7) Easy possibility of individual ownership of land and home by lower and middle class groups, and higher income levels, thus encouraging incentive to great numbers of home owners to make permanent and modernized installations.

(8) Accompanying rise of the home economics movement, involving teaching of new scientific truths on dietetics, hygiene, building, installations, furnishings and housekeeping technique.

(9) Generous and open-minded attitude toward household research on the part of the manufacturer, distributor and advertiser of appliances, and of public utility corporations toward the popular education of the consumer in the more intelligent utilization of their fuels and appliances.

(10) American democracy and general standardized living, favoring emulation and purchase of uniform household equipment (especially the expensive appliances) which have come to be regarded as important means of expressing the family's "conspicuous consumption" or wealth.

107. Dependence on Devices in Lieu of Servants.—It was the American *industrial* revolution, and later the Great War, which tempted almost every Bridget, Maggie, Hulda or Anushka away from the kitchen and into the factory, and quite suddenly precipitated our household revolution. Almost overnight the demand rose to ever new heights for appliances and mechanisms to replace the fast vanishing human labor in the home. As long as the mistress had a life-lease on slaves, as in the South, or an abundance of cheap labor, as during the years before the immigration quota, she saw little reason to increase her household budget through buying for servants' use expensive cooking, cleaning or washing appliances, appliances, alas! which all too often they refused to operate or of which they were afraid. I myself have had a servant who used the washboard in preference to my up-to-date electric washer.

But when the wife herself was forced to take up servants' tasks, then she became eager for tools and mechanisms which would save her own hands, her own muscles, her personal time or conserve her appearance. By all odds this is the most powerful incentive for comfortable and well-to-do middle class women to purchase equipment, if it meets her needs as to size, weight, convenience, finish and appearance. The sale of any household utility will always be greatest, and more money willingly spent for it, among consumers who are in that in-

between class who have surplus but not enough to hire much household help.

108. **Home Appliances and Woman's Time.**—It is impossible to overlook the importance of woman's entry into business as it affects her realization of the worth of her own time. I recall once having as a dinner companion a well-known man who turned to me and remarked: "Well, I see, Mrs. Frederick, that you have written a book showing women how they can save effort, steps and time in their housework. Can you tell me what a woman's time is worth when she does save it? What value do you think she should set on an hour saved?" I paused to reflect, but he went on: "Let me tell you of two farmers who raised fine pigs. A few years back one of the men decided to invest in a new type of feeding trough by which the pigs could eat more conveniently and in more rapid time. Proud of the new arrangement, the owner invited his friend over to see the device work and asked him what he thought of it. After considerable reflection the other pulled at his beard and demanded: 'Wall, John, what dew you calcalate a hog's time is worth if you *dew* save it?' Now Mrs. Frederick, isn't it like that with women?"

A "dirty dig," this! Quite typical of the old-time view of the valuelessness of women's time. It was sadly too true that woman's time wasn't worth saving because there was nothing worth doing with one's leisure, or no way of turning it into cash. Today the consumer has countless interests and ways of employing her freedom from household responsibilities. This then is the second strong appeal which the seller must always keep in mind when offering household equipment: does this tool, device, or appliance *give Mrs. Consumer more leisure*? What she does with her leisure is nobody's business, but she surely wants it. Practically speaking, as one corporation succinctly puts it—"any woman who washes the dishes or clothes by hand, sweeps a rug or stokes a furnace, etc. is doing work that an electrical utility can do for three cents an hour—any woman who does by hand any task that electricity can do is working for a few cents a day. New minutes; leisure hours result from electrical laborsavers. Some women put electri-

city to work and use the time saved to rest, to play, to stay young—to widen the circle of pleasant social contact. Why not you?"*

It is of great importance that the American husband, accustomed to pride in his office files, appliances, bookkeeping and adding machines; accustomed to "scrap" it whenever something better appears, has lent the full force of his approval to his wife's similar attitude in regard to equipment for her workshop. As my local garage man so clearly stated it, "I got me a new electrical welder, so I thought the Missus ought to have an electric refrigerator if she wanted it."

109. Is Mrs. Consumer Mechanically Minded?—I am convinced that Mrs. Consumer is not mechanically minded. I say this with due regard for the fact that women distinguished themselves in war factory work, that women are skilled auto drivers, and that countless women use apparatus and tinker with tools and can drive a nail straight on the head. Nevertheless, there is a bit of truth in the saying that girl babies are born with a needle and a thimble in their hands, while boy babies start life equipped with a screwdriver and a Stillson. The average Mrs. Consumer does not naturally think in terms of pressure, voltage, leverage, vacuums, valves or screw-nuts. She learns the mechanical "patter" from men, but I am positive it is in small or large degree meaningless to her and fails to register.

Women are supremely practical; *they understand use and not construction. They want to know what an appliance does, and NOT how it works or is made.* It seems a fundamental distinction; a selling distinction between the sexes that every manufacturer, distributor and salesman should remember and observe. If men only realized this, how many millions of dollars they would have refrained from wasting in expensive sales talks and advertising copy couched in man's mechanical language! I assert that it is idiotic to tell a woman prospect: "this washer is made of 26-gauge steel, and is gear-driven throughout; its gears are machined to closest precision; the

* Electricity and the American Public, Bulletin No. 10, Published by General Electric Co.

helical cut gears operate—the dryer is rotated by spiral cut bevel gears . . . the centrifugal pump is connected directly to the motor shaft without gears or belts.”

Not a Mrs. Consumer in 500 understands a single word of this expensive washing machine leaflet, or believes that it matters a tinker’s damn. The consumer does not want to learn about the washer’s anatomy—she takes it for granted. She wants to be told if it will cleanse her dainty lingerie with safety, how many sheets it will hold at one load, and if it can be counted on to remove the black band of mourning from the edge of Mr.’s cuffs and collars.

Similarly in selling any other appliance of a complicated mechanical nature, Mrs. Consumer wants to know its practical results and help in relation to solving some special house-keeping problem. She does not care for or understand technically worded descriptions which may be perfectly appropriate language for the inventor’s patent claim, but is singularly out of place in a description for women. If selling a range, don’t stress how the oven hood is lined or that the burners “are cast, cored and drilled,” but the efficiency with which the oven browns the bread. If selling a vacuum, don’t rhapsodize about “this fan-type machine where the vacuum is produced by a turbine fan with suction due to the great volume of air 60 cu. ft. per minute displaced,” but emphasize the safety to the rugs, the lessened labor over hand sweeping, the freedom of the room air from germs. Little wonder that some automatic refrigerators have selling difficulties if they use the language of this leaflet: “The new compressor is remarkable. The crankshaft, connecting rods and pistons are of the same type that give years of service in a motor car. The valves are of a new type . . . the new mechanical seal . . . eliminates any packing of stuffing boxes and is self-compensating for wear.” Instead the advertiser should tell how the new refrigerator will safeguard family health, prepare more refreshing foods, enable less frequent and thus more economical marketing. Use, use, and results constitute the bull’s eye of every consumer’s buying target.

110. Study the Consumer’s Appliance Needs.—Failure to

do this sincerely, scientifically and practically, has flooded the equipment market with scores of clap-trap, clumsy, badly designed devices and gadgets, resulted in millions of wasted industrial dollars, and hampered the housewife by offering her inadequate, unsatisfactory and useless mechanisms.

In this connection I must relate my classic examples of the duck-press and the bean-slicer sent me for test by their respective proud, admiring manufacturers. The duck-press, ah, that was a wonderful invention! Heavy, massive, with an ingenious revolving screw which pressed the last ounce of juice from the duck carcass placed in its capacious hopper. —Did it work? Perfectly! Did it do all its loving manufacturers claimed for it? Unquestionably! But my practical consumer consideration was,—how many times do I buy a duck and press it? The answer was, just once a year; therefore, while doubtless a good thing for some restaurants it was a space-taking, expensive folly for family use.

Again, take the bean-slicer, a remarkable mechanism of considerable size which trickily sliced string beans in half lengthwise in the wink of an eye. Did it work and save labor, time, effort? Certainly! But it isn't worth the space it takes or its \$10 cost in modern small kitchens for the sake of the average small quantity of time it saves.

Elsewhere I have also mentioned the cake-cutter example, even more impractical. These and countless other contraptions I could mention, are an economic waste, straight through from factory to kitchen. The only possible explanation for this surfeit of badly designed, impractical merchandise is that a manufacturer or inventor seems suddenly struck with a clever mechanical idea, and straightway rushes to its manufacture, thinking he can sell every consumer in the land by announcing its new principle.

111. Appliances Which Should Never Have Been Born.
—In a typically male way, such a manufacturer believes women should use it because it is a clever mechanism, or even because it saves a little time or energy. He is naïvely blind to the fact, which women know, that it often takes twice as much time to *clean* a device as the time it saves *in operation*!

Little wonder then that a household experiment station like mine has a large space called familiarly, "the cemetery." Here we lay to rest—awaiting the junk man—the many tippy pans with narrow bottoms, the badly finished tinware, the clumsy and overweight polishers, can-openers resembling nothing so much as tools from the Inquisition, ugly ironware, badly handled cutlery—in short a host of inefficient, unscientific, unneeded home merchandise!

To paraphrase Kipling—"It's clever, but is it useful?" In my philosophy on buying household equipment, *every item must be a sound, productive investment*, and never an expense. If Mrs. Consumer develops a notion that a particular toaster, washer, refrigerator, or potato peeler is "an added expense," the manufacturer never gets far with her, nor she with aiding herself in her household tasks.

112. The Cost of Appliance Per Use-Unit.—Appliances should be judged on an investment basis. Let me make this point clear with a simple illustration. Passing a tinware counter, the housewife may be attracted by a novel cherry-seeder, costing only \$1. How clever, and how cheap! So she buys it, cheerfully paying its small price. Further along in the store she may notice a double-decked wheel-tray tagged at \$20. How nice to have it but how expensive for just a tray! So she passes on. But compared on an investment or "use" basis here are the facts:

	<i>First Cost</i>	<i>Cost per Use-unit</i>
Cherry seeder, used a possible 10 times in Cherry season	\$1.00	\$.10
Serving Wheel Tray, used 3 times daily 365 days	\$20.00	\$.018

The apparently "cheap" utility costs exactly 10 times as much *per unit of use* as the supposedly "expensive" utility at the higher price.

I find that too many consumers buy on a basis of cost only, and that they often mistakenly hesitate in purchasing the higher price utilities because they do not take this wise, long-distance investment point of view. They buy egg-beater after egg-beater, for instance, because they seem cheap and

ingenious. Further, in selling utilities, the manufacturer must not allow the consumer to say to herself: "Oh, \$100 for a washer, I can't possibly afford it!"; but point out to her how a washer which costs \$100 a year and on which the interest and depreciation may be set about \$20, *costs* less than two cents per unit of use. Similarly, he can translate for her the cost of a flatiron into 2.5 cents per hour of use, a vacuum into 1.05 cents per hour of use. Then the question is not whether or no the consumer can afford \$100, but whether she can fail to afford only two cents each unit of use; a real investment point of view.

113. Equipment in Relation to Household Budgets.—Right here I wish to take up what I consider a new point of view in the relation between equipment buying and the household budget. It is well known that the typical household budget is divided into seven main groups, viz.: Shelter, Food, Clothing, Operating, Savings, Luxury, Advancement. Under the term "Operating" are supposed to be listed all expenses necessitated for "running the home," particularly such items as fuel costs, ice, service, purchase of furnishings and equipment, and also their upkeep, repair and replacement.

This division, I hold, was arranged by older economists when household equipment was almost unknown. I believe that this is a traditional, and an unfair classification. I propose *that both the first cost and also the maintenance costs of appliances for the household be transferred from the division of "Operating" into the division of "Advancement," in the household budget.* These utilities bring education, comfort, convenience, beauty, youth, into the home, and as such are quite as justifiably put under "Advancement" as movie tickets or toilet creams. The current and the electric lamp which make for restful, study facilities, are just as truly "education" as the Latin Grammar. The laundry, equipped with power washer and ironer which prevent back-breaking, wrinkles, and unsightly hands, is just as definitely "advancement" as a beauty parlor or facial treatments or manicures. Indeed, what items could more fittingly be classed as real and true "advancement?"

This change of classification is important for this reason: I find that too many housekeepers still have a penny-pinching point of view in regard to the use of gas, electricity, and even appliance buying. They become indignant if "the gas bill is frightfully large this month," or if the electric bill is a few cents more than expected. Persons who spill and waste quarts of gasoline in connection with their autos, or who run up staggering butcher and grocer bills without a moment's worry, get positively dramatic when the bill for their gas or current is opened.

I think this attitude unfair and unwise; a hang-over from the time when all house expenses were much lower. In other budget items we have become accustomed to a natural rise, while in the case of fuel or appliance costs, we still must be educated. I hold that such items as washer, ironer, portable heater, lamps, power kitchen devices, and indeed the entire catalog of useful labor-savers should be set down under "Advancement," and their costs charged under this heading. I say, further, that it is time, once for all, *to expect to pay more for heat, light, and power, in the household budget*; just as the business man most cheerfully pays nowadays for five or six times as much "power" as he once did. If anyone thinks we are paying too much, let him look at this startling fact; the average annual monthly electric bill is exactly \$2.75. This is only about $8\frac{3}{4}$ cents per day. It should be three times as much. Contrast this with \$53.00 per year per woman spent for cosmetics and beauty services. It is an interesting speculation to note that in the tallow candle period a man would have had to work 24 hours per day to earn, in candles, the amount of light he now uses and pays for with 10 minutes of his labor!

By taking the first cost of all appliances out of "Operating," and placing them under "Advancement," we shall be able to give them their just place as "Investment."



XVIII

Practical Points in Selling Equipment to Mrs. Consumer

There should be vastly more household equipment sold. At present only 13% of families have washing machines, only 17% vacuum cleaners, only 15% have even common ice refrigerators. Far fewer still have other modern devices.

It is surprising what large numbers of women are still unpersuaded of the comfort and economies in various devices. 70% of electrically wired homes are without an electric fan, and 72% without electric toasters. Only 6.4% of wired homes as yet have electric refrigerators. Quite obviously there is still a long way to go in relieving Mrs. Consumer of household burdens. 17,700,000 of electrically wired homes operate electric irons; which should provide a fair measure of the possibilities of productive household equipment.

It is a question, I believe, of so focusing and dramatizing the appeal and the educational ideas that women's desires will be stimulated for those things which only the leisure achieved by the help of equipment will bring. I would advocate a general strategic campaign along such lines, displacing the frontal

attack so common now, of mere good looks, technical excellence, etc. Some of these strategic appeals I will describe.

114. Appeals Which Sell Household Equipment.—Briefly these are the important appeals in selling household equipment to women, and the order of importance in which I rank them. Mrs. Consumer buys:

(1) To replace the human worker who is expensive or difficult to secure and a psychological strain to keep satisfied.

(2) To save her own effort, steps, time, beauty and physical appearance.

(3) To make the home more convenient, comfortable, safe and beautiful.

(4) To increase sanitation and freedom from unpleasant features such as smoke, soot, steam, odors, etc.

(5) To conserve and promote individual health, particularly of her children.

(6) To improve wholesomeness or appetizing qualities in foods.

(7) To gain leisure for chosen activities and pursuits.

(8) To be able to follow better, shorter, more improved methods in a particular task.

(9) To lower fuel or operating costs, repair or upkeep of any kind.

(10) To emulate other families making similar equipment purchases.

115. More Power in the Home.—Why should we not be as eager to see the consumption of power in the home rise higher, as we are to see it rise in the factory, which has made great strides? Expressed in other terms it simply means more results at less cost in time and energy. The average use of current in wired homes in 1925 was but one kilowatt hour per day, or 365 per year, with an average expenditure for electricity of \$27.89 per home per year. In short, the consumer was paying only as much for the magical results of electrical housekeeping as she was paying pennies for the daily newspaper. This surely is too trifling. In the last three years, the figure has crept up slightly, it raised to 450 kilowatt hours in 1928, with an average expenditure of almost \$30 per year per domestic consumer. But this figure is small in proportion to the benefits electricity brings the homemaker.

116. Selling for Use.—I have long contended that while many a consumer buys electric equipment, a large number *fail to get anything like maximum use out of it!* Mrs. Consumer may buy a waffle iron around the holidays, use it a few times,

and then lay it in the buffet, to be brought out only at rare intervals. She may be fascinated by some tricky table stove, chafing dish, or other small cooking accessory, but after the first thrill has worn off, how often does she prepare meals on it? Doesn't she again and again purchase an expensive and beautiful set of coffee percolator and matching creamer and sugar, only to let it stand—a dead “*object d'art*” on the dining room sideboard while she goes back to making coffee in the old open coffee pot? Just the other day a prominent woman proudly conducted me to her kitchen and laundry and while standing in the latter pointed to an elaborate display of washer, ironer, etc., but vouchsafed the information: “of course we don't often use the washer or mangle; we find it so much easier to send clothes to the commercial laundry than bother with a laundress in the house!” Again bobs up my point of *use*! Why had she made this expensive investment in the first place?

I can do no better than list here the chief reasons why consumers are not getting the most out of their electrical equipment, as found by consumer survey made by electrical interests—reasons with which I heartily agree:

(1)—There is no evidence that the housewives interviewed had ever been approached with any definite plan to introduce the use of electricity in a comprehensive way.

(2)—Inadequate instruction to educate the housewife in the effective use of the appliances she now possesses, is generally reflected in many abandoned appliances found in the homes.

(3)—That, with few exceptions, the absence of a rate graduated to volume is discouraging to the acquisition of more appliances, and productive in many cases of a lack of sympathetic teamwork between the light and power companies and their domestic customers.

(4)—In countless cases the wiring of the house is inadequate and unsatisfactory to a full utilization of lighting, heating and power uses.” *

117. Education in the Effective Use of the Appliance.—I wish that I might write this statement in letters of fire so that it could be seen and noted by every manufacturer of household appliances from coast to coast: “*The consumer must be educated!*” This one command is the pivotal point on

* Consumer Survey under the Society for Electrical Development.

which depends success and maximum satisfied use in appliances, or the reverse—failure to purchase, dissatisfaction after purchase, entirely or partly abandoned devices. The reason why some women gets results with a certain machine, and another woman does not, is not any difference in the machines or utilities, but a difference between the women who use them. The dissatisfaction which may be found with any certain appliance is due generally not to any real failure in the performance of the machine, but in a failure of the woman operator to use it in a trained, intelligent, educated way.

What every manufacturer should grasp is this: that in trying to sell his particular machine, *he must first sell the woman on the general principles back of all machines in his class.* Thus, before trying to sell the consumer a particular Lily-White Washer, the manufacturer must sell her *the principles of machine cleansing of clothing as against hand cleaning*, to which she is accustomed. The manufacturer must educate, train, and *transfer a worker from a hand and craft technique, over into a tool technique.* And this is a difficult job—and takes time, training, and an alteration in the woman's very attitude towards her work. Let me illustrate by using power, versus hand, washing of clothing. The old familiar, traditional method of removing soil from clothing textiles is based on *friction*, or rubbing. Every woman has for thousands of years followed this principle when she laid a shirt on a rock in the river, or on a washboard and rubbed it violently with a bar of hard soap and her knuckles. We may say, in the language of "behaviorism" psychology, that the typical housewife is "conditioned" to a friction method, and not to a power method.

She is shown in advertising a big revolving tub full of water. She is told to drop the soiled clothes into it, push a button, and let the tub clean the clothes for her. Usually a woman in a tea-frock, if not a ball room gown, is shown pushing the button. It looks unreal. At first she simply doesn't believe the washer will do the work. Next, she wants to still rub the soiled bands by hand; still continue to "boil clothes" and to carry on as she has been accustomed to with her older

washboard technique, even though using a machine based on a new cleansing principle. Who has told her what that new principle is: *that soil may be loosened from fabrics by chemical action of a soap solution violently agitated by power far more effectively than it can be loosened by any friction method?* This is the new washing principle, involving a completely changed technique; this is what the manufacturer of all and every washer must first "sell" to Mrs. Consumer. To the degree that he does this, he makes intelligent, satisfied users; to the degree that he does not and merely tries to sell his own "Lily," "Star," "Crescent," or any other name washer—to that degree he fails both the consumer and himself.

118. Adaptation from Hand to Power.—*I affirm that the manufacturer's real success is measured by the degree of thoroughness with which the owner or operator of the appliance has been able to adapt herself to a transformation from a hand and craft technique over into a machine process.* From dust-scattering brooms to absorptive vacuums; from friction washboards to chemically dissolving power washers; from open-burner-boiling to retained-heat-waterless-cooking; from unmeasured fuel to automatic, controlled temperature cooking—the transitions advocated to women call for the use of this wisdom.

Who is to train the woman out of the hand-craft age, into a machine operative except the manufacturer? There are three important things every manufacturer must do:

- (1) He must teach the woman how to select the right machine for her needs.
- (2) He must teach the woman to master the individual machine.
- (3) He must teach her the new technique for using it.

These are not one and the same thing! Frequently he omits the first, or does the second without doing the third, and therein fails to help her get the maximum use out of the appliance. As by stressing the wonderful simplicity of the new principles of machine washing, thousands more women would buy machines instead of sending their clothes to the rough dry laundry. As it is now many still think that, even with a ma-

chine, they must practice that laborious step, "boiling up". Few manufacturers have troubled to educate them how to use their machines for rinsing as well as washing, for drying as well as washing, and above all, how to wash so that all the steamy drudgery of boiling the clothes may be entirely eliminated. A washer is not only a device for washing clothes, but a rinsing device, a wringing and drying utility, a substitute for boilers and stoves,—in short it presupposes an entirely new laundry technique. Mrs. Consumer has not adequately been sold these revolutionary advantages.

This principle applies to many other appliances. I am sure that most vacuum cleaners are used in the average homes just like brooms, whereas they permit a revolutionized technique of all cleaning, dusting, floor polishing. I am sure that much electric cooking is still conducted on the methods familiar with open-kettle cookery. I think that clothes are still taken from the line for a hand-iron process, when they should be taken down as adjusted to the different technique of the power ironer. It is hardly too much to state that every important mechanical labor-saver creates a new technique of housewifery,—and this technique should be studied by the manufacturer in coöperation with trained household experts, the technique made simple and practical, and then offered to every housewife prospect or purchaser.

119. Learning to Judge and Select Appliances.—I have repeatedly pointed out that the fundamental test of each and every device is "need" or real "investment use." But how shall the consumer intelligently judge her own needs? I say that the manufacturer must help her; must anticipate how she may analyze her needs in relation to his product. Many and many a time when lecturing to women's clubs I have had a member approach afterwards and ask: "But Mrs. Frederick, won't you tell me which you consider the 'best' vacuum cleaner?" And she would appear crestfallen when I replied that there were many "bests" in each class of utilities, and that final choice must depend on an analysis of her particular needs. As well as "tell me the 'best dress,'" when it is up to the woman herself to know her type, style, and whether the dress

is for sports, afternoon or evening use. There is no longer any one "best" vacuum, or "best" refrigerator, or "best" anything. Ask any testing or experiment station which is the "best" and they will rightly reply with a list of six to 20 "bests."

Out of these many "bests" the poor consumer must try and find one that most clearly fits *her* needs, *her* family, even *herself*. But how? I think I can be no more graphic than by supposing that I am a consumer anxious to purchase a washing machine out of some 60 that have been tested as of equal mechanical perfection; any one of which will wash, and wash clean. With such a "tested and approved list" before me, how can I intelligently narrow down my choice? It is interesting to any seller of devices to note this process.

120. How to Select the "Best" Appliance in Relation to Consumer Needs. (Example—Washing Machine.)—

(1) *Space*: is it ample or limited? Square, round, oblong? Adapted to stationary, portable or folding model, or model installed directly in laundry tub?

(2) *Location*: upstairs, or down in cellar or in special laundry? Near outdoor drying facilities? Indoor drying? Room or roof? Near furnace? Laundry heater? Or hot-plate?

(3) *Connections*: hot or cold water? Gas outlet? Electric outlet? Drain by hand? Hose? Floor? Filled how? Emptied how?

(4) *Water Supply*: abundant? Limited? Expensive? Hard or soft?

(5) *Noise and Vibration*: noiseless? Moderate or excessive?

(6) *Finish*: light-colored requiring much care? Neutral or dark requiring less care? Paint? Baked Enamel? Wood? Galvanized?

(7) *Worker*: housewife herself? General maid? Special laundress?

(8) *Safety and Speed in Operation*: few and safe moving parts? Protected moving parts? Convenience in oiling? Instant safety-release on wringer, etc.?

(9) *Capacity*: how many sheets or equivalent at one load? How many loads to turn out the average 22-lb. family wash?

(10) *Repair Service and Replacements*: local prompt reliable agent? Distant service? Easy replacements?

Here are ten specific "counts" by which to judge—even to rate on a percentage basis if desired—any washing machines being considered. The manufacturer, by anticipating these needs, *can individualize his product and help the consumer to a more discriminating choice*, instead of doing as he generally

does, merely announcing that his machine will wash. Briefly, to finish my example, if I have only a small apartment, I won't wish to buy a washer taking a large floor space; if I am going to locate the washer in my cellar it won't matter quite so much whether it is noisy or vibrates, or is darker colored, as if it must stand in my upstairs kitchen where other noisy processes are going on and where it will be seen every moment of every day; and further, if I myself, a trained woman, am going to operate it, then I can more safely purchase a model where speed, fine points of mechanism, and eye-appeal are prime factors, whereas if Hulda-by-the-day is going to work it, then I better sacrifice speed for safety and heavy construction, and consider color and fancy finish unessential.

Indeed I can generalize and say that the design of the machine should be adjusted to the type of woman who is to use it,—it *is* adjusted to her more or less consciously now. If the woman is the intelligent keeps-house-herself-type, then the appliance can stress these points:

- (1) Speed, skill, finer adjustments and results.
- (2) Capacity.
- (3) Fine points in mechanism.
- (4) Finish, design, color.
- (5) Light weight, convenience.

On the other hand, if the mechanism is to be operated by a woman less intelligent or what is called "servant-types," then the machine should be chosen because of its:

- (1) Safety in operation.
- (2) Simplicity.
- (3) Sturdy durability.
- (4) Least liability to damage or breakage.
- (5) Easy inexpensive repairs.

In speaking recently with Hildegard Margis, the competent head of the Housewives' League (numbering 30,000 women) of Berlin, Germany, she commented on the light-weight, convenient, and colorful construction of many of our appliances. She said that Germany had as many utilities, and those with perhaps equal efficiency, but they were so much more clumsy and less attractive. As I analyze it, this differ-

ence is due to the fact that already some manufacturers have kept our housewife-consumer in mind, and have designed to suit her personal use of the appliance. But much more can still be done along these lines.

121. Service and Replacement.—And last, but never, never least important, what kind of service and replacement can I count on from the manufacturer or his distributing agent? This point is as vital as whether or not the machine will operate and do what is claimed. Because alas, how many times has the consumer found that her entire program is thrown overboard all because of a nut, screw, bolt, frayed cord, slipped belt, overheated motor, or similar mechanical emergency—when she needs the service doctor in a hurry! I could recount a woeful tale on this score—how I threw into the dump the “best” oil-range I ever tested merely because every time we needed new wicks we had to send to Chicago and wait three weeks to get them; how I “scrapped” a “best” power pump whose replacement belt had to come from Jackson, Mich., and whose manufacturer had no interested Eastern agent; how I threw out an ironer because its New York office charged us \$11 for a 10-minute service call. Granted two utilities of equal efficiency, the consumer should always take the one which assures her prompt and nearest reasonable repair service from a firm or agent represented locally; and even select the less efficient of two utilities if it has the better service agency. I add, that the more complicated the mechanism,—oil-burner, automatic refrigerator, home lighting plant, etc.—the more forcibly does this warning hold true.

122. Mrs. Consumer and the Manufacturer's Instruction Booklet.—I stated that the manufacturer could teach the woman to master his machine by three ways, (1) supply her with an instruction booklet; (2) teach her by an actual demonstration; (3) give her practical experience in showrooms, her own home, etc. Of these, the most universally used method is the manufacturer's instruction booklet. And right here is where the average manufacturer errs badly. He does not make it easy for her to secure 100% use out of the appliance.

Instruction booklets are *not* mere routine matters, but exceedingly important duties, calling for *more* than technical accuracy. Mrs. Consumer does not understand technical language—she is neither an electrician, a plumber, nor a mechanic. And if this point must be kept in mind when *selling* Mrs. Consumer, it must be kept in mind still more decidedly when writing an instruction booklet for her. The text of all such booklets must be written in clear, simple words, and the device explained as if it were being described *to a child*. Every effort must be made to describe a mechanical part in terms of practical use. Every “part” on the machine must be correlated with a similar “part” in a visual representation of it. And here is where I set myself down as opposed to the use of a complicated line-drawing “diagram.” These “in-nards,” as the old lady said, schematically conceived, may be clear to men, but I am positive they are unintelligible, if not positively confusing, to women. I may be unchivalrous to my sex, but I am all *in favor of a clear close-up photograph of the actual part, and never for a diagram*. It is exactly this lack of understanding how to adjust, how to work and understand the parts that explains the familiar antipathy of women for, and failure to use the attachments of the vacuum, the sewing machine, and other utilities. What is familiar and simple to engineers and mechanics is usually very provokingly complicated and mysterious to us.

The booklet should not only describe the machine, but what is much more important, give concise directions for its use. Above all there should be directions on “first-aid,” or what to do *when something goes wrong*. Here is one of the most lamentable failures of many appliance booklets. I have at this moment, hanging in my cellar near my excellent home lighting plant, a so-called instruction booklet which never in eight years has helped us in a single emergency with that plant. Does the motor stop, the engine refuse to start, is there a mysterious “spark,” “smoke,” unexplained “knock”—we can pore through the booklet in vain for help. The illustration of the plant in this booklet is a *different model* from that on which we were sold! This is a very typical example of the

negligence and stupidity of many manufacturers. I can instance the setting up and installation of an oil-range which required an hour's time and the combined brain power of three mature women to discover what a certain part was and whether it screwed to the back of the oven, or acted as a shelf over the cooking pots. There was no help vouchsafed us by the manufacturer. I could cite an electrical appliance whose first booklets positively never mentioned how to attach the freezer which was one of the utility's chief talking points, and a girl with two years of college training couldn't find out where it did attach, either!

123. What the Manufacturer's Instruction Booklet Must Cover.—

- (1) It must describe the appliance clearly, simply, and graphically.
- (2) It must link up the entire principle back of all appliances in this class with this particular model (machine-washing with a washer; electric-retained-heat-cooking with an electric oven, etc.).
- (3) It must teach the woman how to run, operate and use the appliance providing a new technique, if that is possible,
- (4) It must show her the most efficient way to install and set up the appliance in relation to her kitchen, house, drawer or shelf.
- (5) It must show her how, where, and when to oil, clean, wash, and care for it.
- (6) It must inform her what to do when the appliance goes wrong.
- (7) It must give the approximate cost of operating the device, especially if it is an electric device.
- (8) It must state the voltage, wattage, or other technical information needed for its safe and proper operation, together with the model's trade serial number.
- (9) It must show her clearly the "parts" which she may need to have replaced and their approximate cost.
- (10) It must supply the name, address, and phone of the nearest local agent or representative available for emergency service and replacements.



XIX

Women and Drug and Toilet Goods Buying

I should say that no single line of goods in American buying has had the great boost in the last 15 or 20 years that toilet goods, perfumes and cosmetics received.

124. A Changed Point of View Toward Cosmetics.—The average woman, statistics indicate,* spends now about \$50 to \$52 a year on cosmetics and "beauty culture"—just about a dollar a week. This is certainly ten times as much as she spent 20 years ago. But Mrs. Consumer—from the angle of personal appearance and sophistication—is a very different woman compared to 20 years ago.

Whereas only a small group of large city women were then "sophisticated," using that term in the personal sense, today not only the small city but even small town and well-to-do rural women are "sophisticated." More than that, the age at which personal sophistication begins has lengthened at both ends, until we no longer find it a matter of comment that high school girls, or even women of 60 or 70 years of age, use cosmetics.

* From researches made for Dorothy Gray, New York Beauty Specialist.

It was inevitable that Mrs. Consumer on the levels below wealth would spend a great deal more money on "beauty" goods just as soon as she had it to spend. As a "feminist" I hate to say it, but the bare truth is that woman's chief business in life still appears to be to charm and hold a man, and, quite as in the earliest Sumerian civilization, five or six thousand years ago, women rely heavily upon cosmetics for success.

The entire "beauty technique" has changed. Women who used rouge and lipstick were once definitely classed with the demi-monde. Today the twelve-year-old girl, not yet entered upon her teens, as well as her grandmother aged 60, use it. There was once a somewhat widespread puritanic doctrine of personal toilet, "just use good soap and water," although there are women past 50 living today who boast of never having applied water to their faces since childhood. This soap-and-water school of personal toilet is almost extinct in the cities, among those above the "comfortable" levels. The sale of toilet and beauty goods and services has a very close relation to prosperity, as was shown in 1920, when there was a 29% drop in toilet goods sales, with further drops for a year or two until business conditions advanced again. This class of goods is admittedly a luxury. The sale of perfume jumped from 17 to 60 millions of dollars between 1914 and 1919, which illustrates how the war prosperity gave many women their long-awaited opportunity to "beautify."

125. **Mrs. Consumer Wants Better Quality Toilet Preparations.**—The outstanding fact about Mrs. Consumer and cosmetics is that she has discarded to a considerable extent the "cheap" type of toilet preparations. The truth is that we women were once ashamed to spend much money on cosmetics. We stepped into its use rather gingerly, if we were not used to it. We patronized the mass production makers of cheap perfumes and toilet preparations. Then we became bolder. We realized the cheap and often tawdry character of so much American toilet preparations, and we "went French," as a friend of mine puts it. Deserved or not, we had the

idea that French perfume was infinitely superior in quality and smartness. I and other women who use discrimination have since discovered that everything called "French," or even coming from France, is not up to the highest French reputation, but still we liked to believe so and did. A hundred or more so-called French toilet preparations began business here—a great many of them quite unknown in Paris, as I have learned on my visits there.

There are today an astounding number of brands of cosmetics offered—2,500 brands of perfume, for example, and 1,500 face creams. There is a grand total of about 7,000 toilet preparation brands. Most of them are of course very inferior, but the lower level women still do not know any better. They will, soon. Toilet preparations constituted 10%, or 125 millions of the billion and a quarter of sales made by drug stores last year.* Naturally the greater part of this is sold to women. A research made by Crowell showed that 85% of druggists estimate that at least half of not only toilet preparations but drugs are sold to women; while one quarter of the druggists estimated the sales to women as between 75 and 90%.

126. How Cosmetic Sales are Divided.—Mrs. Consumer knows pretty well what she wants in cosmetics. She is not making a great deal of chemical experiment on her face. I have seen French women's dressing tables that looked like the laboratory table of a chemist. Mrs. Consumer and Miss Consumer in America do not dabble in such things. They buy in almost equal proportions just about six classes of cosmetics: (1) face powder and rouge, (2) face creams, (3) perfumes and toilet waters and talc, (4) dentifrices, (5) hair tonics, shampoos and hair dyes, (6) facial treatments and miscellaneous. For each of these the volume of sales I find are about the same, and while some are growing more rapidly than others, the differences are not marked. Enough lipstick is sold per year now—about two sticks per woman—to reach from New York to Reno.

127. Cosmetics and the Psychology of the Older Women.

* Research by Chain Store Research Bureau.

—I believe I am stating the truth when I say that the great bulk of cosmetics is sold to the woman no longer quite young; the woman over 30. No mere man ever quite appreciates the special situation of woman in the world, and how much physical attraction has to do with it. Woman has always been judged for what she *is* or *seems, personally*; while men are judged by what they *do*, and not much on their personal appearance. Even in an age of feminism like this, when women are not altogether economically dependent on men, it has become apparent that whether or not they can support themselves, woman's interest is still centered in the place she holds in man's affections; which place she knows she holds to a very large degree by physical charm.

As a result women do not give up their youth as their grandmothers did, at 35 or so. Many millions of women of 35 and over spend far more money and attention on "beauty" than any flapper would ever deign to spend; I should say three to five times as much. One reason for this is that she has it to spend, either as a business woman or a wife of a man who has some surplus. Among the rich and well-to-do women enormous sums are spent. Margaret Culkin Banning, well known writer, was so impressed with the vast amount of time and money and heartache that older women put into "beautifying" nowadays that she wrote an article in *Harpers Magazine* in 1928 decrying its "waste and futility." But at the same time a more knowing realist, Dorothy Dix, wrote graphically of that dread moment in a woman's life when she is recognized as growing old. Pathetic it may be, but the truth is there: modern women up to 60 or 70 years of age want to preserve, in face and figure, some degree of the illusion that they are "young." They refuse altogether to admit old age, or even middle age. Cosmetics, plus clothes and diet perform marvels in this direction, as Fannie Ward the "aged flapper" of 64, and Edna Wallace Hopper demonstrate. What women like to believe they will believe.

The great vitality of the toilet goods market arises from its rapid spread in all directions; not only among the older women and younger girls, but among mechanics' wives and

farm women who have scarcely ever before used cosmetics. I have been in a small rural town in the west and introduced to a woman who could have walked up Fifth Avenue and fitted the picture, and then been motored to her home, a farm miles out in the country. Her dressing table had all the main items of toilet goods, including a Parisian perfume. Yet the farm was just an ordinary one. Cows lowed and chickens clucked right under the window of her boudoir where she was applying French face cream. Her mother, at the same age, would have worn alpaca or gingham and the lace cap, the badge of age.

On May 12th, 1929, ("Mother's Day") a large New York Fifth Avenue department store had in its window an enlargement of Whistler's famous picture of a mother. Standing at the window, I overheard a woman who doubtless was not far from the age of "Whistler's mother." "It's all very sweet," she said, a bit defiantly, "but mothers don't look like that any more." Half a dozen older women about her laughed so instantaneously, that one knew the same thought was in their minds; namely a determination that only when their legs would no longer hold them up would they consent to be so obviously old! This is the feeling and the fact which sellers of toilet preparations are capitalizing today. Patent medicines, "women's remedies" and the like, are going out, and diet and exercise are entering in, while toilet preparations are gathering in the shekels that nostrums once garnered.

128. **Women Turning to Beauty Parlors.**—At the same time the changes are not all completed in women's habits. They are already markedly turning from treating themselves, and now go to beauty parlors; just as men turned from caring for their own cars, to garage service. It is all in the cause of more leisure and less personal work and responsibility; also the sheer luxury of personal toilet service. A stenographer I once employed had just two wishes for Alladin's Lamp; a personal maid and a pipe organ. Lacking a personal maid, women today are constantly being offered more luxurious and more cleverly organized beauty parlor service. This is doubt-

less why Helena Rubenstein's stock is listed on the New York Stock Exchange along with United States Steel!

I believe Mrs. and Miss Consumer are now at the point of greater discrimination and simplification in toilet goods purchasing. They are not likely to be so greatly impressed as before with magnificent bottles and packages, French names and hocus-pocus of one kind and another. They also are beginning to inquire into purity and cleanliness of manufacture, and to be hostile and critical toward exaggerated, inaccurate, unscientific claims.

129. Special Shades, Scents, etc. for Special Personality.—Finally, they are, like Frenchwomen, coming to appreciate more the special affinity, for their particular personality, of one shade of powder, one perfume, etc. This is in full keeping with Mrs. Consumer's greater artistic sense of discrimination in other things she buys. Thus we find one face powder maker advertising 28 separate shades, to fit 28 types of skin. More women buying their favorite perfume in bulk, to refill. Ten years ago many women I knew often changed their perfume—something which would fill a Frenchwoman with disgust! Both the personality and the character of American women is "settling" now, is no longer chamleon-like, swaying to every breeze, or changing with every new type of person encountered. This makes for a more settled market for toilet goods; more fixed, individual preferences for shades, scents, kinds of toilet preparations.

130. Novelty, Style and Package in Toilet Preparations.—Despite the tendency toward common sense in toiletries, the passion for style has naturally invaded this field, and we are quite unable to resist the impulse to buy crystal bottles with black stoppers, solid black bottles, Bavarian glass bottles in smoky tones, etc., or the compact shaped like a golf ball, or the compact that looks like a cigarette lighter, a wrist watch, etc., or the lipstick in mother-of-pearl in a suede box.

The love of the new, scintillating color and line makes us consider our purchases of a year or so ago no longer smart enough. The strong trend toward ensemble effects makes us

wish to own more than one or two vanity cases or compacts, to match our frocks. Our delight in modernistic art makes us want one of the new flat mirror perfume trays, or some other attractive piece. We see at work the magnetic pull of design and color and style, and in so personal a matter as toilet accessories we are naturally more lavish and susceptible. When one compares the \$50 spent by the average woman on cosmetics, with the \$86.98 minimum spent by the average wife of a New York office worker for clothing, we have a very striking object lesson in the present day pull of "beauty" material as against clothes. The comparison is not quite statistically just, but it is arresting, anyhow.

There is no denying that novelty is a powerful appeal in toilet goods selling. This fact researches among consumers has already proved. A thousand debutantes were asked, "which is more important to you: name, package, product itself, or odor?" Ten percent rated package first, while the remainder ranked it either second or third. For young girls this would doubtless be so, for they are still half child, loving pretty boxes to put things in. All women, however, in buying toilet preparations, instinctively turn to the attractive box, bottle or package; the one which produces the strongest "feeling-tone" of smartness, quality and beauty vibrating with the conceptions women have of themselves, or what they desire to be.

131. Selling Health and Naturalness.—The seller of toilet preparations, I believe, must find that the best approach to the American woman is the health and beauty idea. It is not only in line with the American woman's best conception of her character, but it is truly in line with public health. The startling truth is that American girls of this generation have not been quite as healthy as the past generation (which the actual health statistics prove*), and already a reversion from the hectic flapper idea is noticeable.

We are going to hear more about the health and beauty idea, and the future of toilet preparations must center very closely around this principle. We see a strong tendency away

* Life Extension Institute, New York.

from old artificial standards of adornment. By taking a more naturalistic and sensible attitude toward cosmetics and appealing to the health and beauty idea, the seller of toilet preparations is able to persuade not only the flapper and the city butterfly, but also the small town and farm woman to buy and use good cosmetics. The Parisienne woman distinctly overdoes cosmetics, with the result that no aristocratic Frenchwoman, only a certain type of Parisienne, will use any cosmetics. This is news to many people who have borrowed ideas of French women. In America, women do not overdo cosmetics, with the contrary result that millions instead of thousands use them.

Underlying all American conceptions of good cosmetics and personal beauty lies her emphasis upon cleanliness. Where a bath is a rarity on the Continent, a bath is the possession and almost daily habit of the humblest woman in America. The American woman, like the Dutch housewife, believes in Cleanliness First. She does not use cosmetics to hide dirt or disguise odor. She is the world's greatest user of antiseptics, soaps, and other purely cleansing preparations, and, therefore, when it comes to the matter of beauty preparations, she values them all from the standpoint of still greater cleanliness. Will they enhance health and naturalness?—that is her searching question. There was a straying for a few years from this standard, but girls are back again—as witness the vogue of *overalls* among smart girls living in the country or at the seashore.

We may hear old-fashioned people decry the use of lipsticks by high school girls, but they are simply witnessing the extension of use of harmless cosmetics into every corner of our country and down to the earliest years of girlish adolescence. American women desire to be beautiful from the first years of their social consciousness.

Not even the most thoughtless flapper is altogether insensible to the health appeal, for American schools teach health as part of the curriculum, and school athletics set up constant examples of it. The athletic ideal for American women is very much to the fore. Being full of the glow of

health is no longer—as it was long ago—an unfeminine virtue. This situation has very important bearing on the sale of beauty preparations.

It used to be regarded as a supreme appeal to women to stress the purity of a toilet article. But investigation has demonstrated that purity is now taken as a matter of course, just as they take the pure food appeal as a matter of course.

Thousands of "beauty advice columns" run by newspapers, while containing, it is true, much drivel, have nevertheless given important hints on beauty to the masses of women, because they have usually been written by women of common sense and insight who were guided by a predominant desire for health and beauty combined. When selling any toilet preparation to a particular woman, it is well to keep all this in mind. Probably the most successful appeal in recent years has been that of Listerine, which showed women how to enhance their natural charm by getting rid of body odors and bad breath; things which have the savor of lack of health.

It is most significant that service institutes for toilet goods are being established by women's magazines, for the guidance of consumers, precisely as household goods institutes were started. The *Delineator*, for instance, has organized a "Beauty Service Institute" which answers consumer inquiries and makes tests and studies. It is housed in special quarters like the housekeeping institute. Such a move is a recognition of the very large part of woman's interests that toilet goods now comprises; and of the need for greater consumer assistance and discrimination.

132. General Health Appeal and Drug Selling.—The patent medicine era passing, the simple home remedy and ethical preparation has come into its hey-day; the antiseptic, the dentifrice, the disinfectant, the common medical articles such as aspirin, milk of magnesia, bicarbonate of soda, mineral oils, etc.

The Insurance Department of the U. S. Chamber of Commerce says that the average worker loses seven days a year in illness—which is 2% of his earning capacity, or two billion dollars, or about \$71 per family. This is a serious

loss, and Mrs. Consumer is thoroughly aware that if she displays alertness and knowledge of simple medication and prevention and has a well-stocked medicine cabinet, she can save the family considerable money, which she frequently does.

One of the developments most gratifying to Mrs. Consumer is the greater freedom nowadays permitted the maker of ethical preparations in contacting with her, through educational advertising. Mrs. Consumer has learned to be a very competent home health guardian in this way. I was walking in a New York square one day last fall and saw a woman with some children. She was doubtless a mechanic's wife. Her little son was playing on a bench. "Open your coat at the bottom, Johnny," I heard her command, "so the sun shines on your knees." Johnny protested, but his mother was firm. I was startled that an ordinary workingman's wife should have in her mind this knowledge that prevents rickets. Workingmen's wives nowhere else in the world would have this knowledge. She probably also gave him a daily ration of orange juice and milk, consciously aware, without a doctor's advice, of the simple scientific facts. It was only a decade or so ago that there were storms of criticism from the older generation of women because mothers put socks on their children in winter. I even know a young wife who plans to have all her children born in spring-time or early summer, to enable them to secure summer sunshine. If only *all* children had this advantage, which can come only from mothers' alertness to health-knowledge. Mrs. Consumer today is thus exceedingly interested in her contacts with the sellers of responsible, proved health goods of all kinds.



XX

How Women Buy Clothes Today

The most significant thing about the present day consumer's approach to clothes buying is her definite knowledge of what she wants. Formerly, Mrs. Consumer considered shopping for clothes somewhat in this way: "I need something for spring. I think I'll go down town and see what they're showing." The trip "down town" involved visits to two or three stores with the idea of finding out "what they are wearing," from goods brought out by retail salespeople.

133. Women Know What They Want.—Today, Mrs. Consumer meets her clothes buying in an entirely new way. Through her favorite women's magazine, through de luxe fashion publications to which she may subscribe, she reads, months in advance, of, let us say, a coming vogue for the three piece knitted suit. Her attention is attracted by the style; it appears simple, practical, suitable. With this original seed of fashion information sown, it seems that, within a short time, every channel of fashion information—magazines, newspapers, radio, department store advertising, stage and screen, appear to accent this vogue. By the time Mrs. Consumer is prepared to buy "something for spring" that "something" is fairly well

crystallized in her mind into a definite desire for a three piece knitted sports suit.

She reads newspaper advertisements carefully until she knows with more or less definiteness, even before she visits the store just which ones will have the widest assortment, their general price ranges, and in which ones her needs will be met most satisfactorily. She says with confidence and certainty to the saleswoman: "Will you show me something in a three piece knitted suit? They're using tans and browns for spring, I understand. Perhaps you can show me something with these colors."

Mrs. Consumer, as a clothes buyer, is not only well informed, definite and style-wise, but also she buys with critical sophistication. "Oh, that's the three quarter length coat they're showing. . . . No. That wouldn't be suitable at all. I can't wear chartreuse with my complexion. No. I must have a cardigan jacket effect."

No longer does the salesgirl attempt to guide Mrs. Consumer's taste, to talk down to her as an ignorant, uninformed customer. In many cases, Mrs. Consumer having carefully read fashion magazines, and watched what other women are wearing, can tell the salesgirl what is smart. She is willing to listen to the saleswoman, if her talk is intelligent and shows some understanding of style and suitability of clothes, but no longer does Mrs. Typical Consumer take her fashion lesson from the store saleswoman. She has learned her lesson long before this shopping trip. It is *she* who tells the store what she wants, not the store that tells Mrs. Consumer what to buy.

This change in the consumer's approach to clothes buying is one of the most significant developments of the past ten years. Not only does it mean that she buys with more definiteness and authority, on the basis of fashion information acquired from every available channel designed to influence her taste, but also, she takes much more interest in what is correct, appropriate and in good taste.

It is evident that what influences Mrs. Consumer to buy is the fact that all other women are either wearing or are going to wear, cardigan suits. To wear what her neighbor wears,

to be seen in the same styles and colors as other well dressed women on the street is Mrs. Consumer's idea of being "in style." To be different is to be out of style. This necessitates an entirely new approach to merchandising clothes to the modern woman.

	SHORT <i>under 5'-3"</i> 21 %	MEDIUM <i>5'-3" to 5'-6"</i> 50 %	TALL <i>5'-6" and over</i> 29 %
SLENDER 22 %	<i>Short Slender Bust 30-34</i>	<i>Medium Slender Bust 30-34</i>	<i>Tall Slender Bust 30-36</i>
NORMAL 50 %	<i>Short Normal Bust 34-38</i>	<i>Medium Normal Bust 34-40</i>	<i>Tall Normal Bust 36-42</i>
HEAVY 28 %	<i>Short Heavy Bust 36-46</i>	<i>Medium Heavy Bust 38-46</i>	<i>Tall Heavy Bust 40-48</i>

HOW WOMEN DIVIDE UP INTO TYPE AND SIZE GROUPS

Formerly, arguments of exclusiveness, of being "different" in the sense of wearing clothes unlike her neighbor's persuaded Mrs. Consumer to buy a certain style. Today, she wants to know that smartly dressed women are buying precisely this coat. Unless it is the same color tan, the exact cut of sleeve and cuff, Mrs. Consumer does not consider the coat just right.

In short, the great mass of American women demand *mass* fashions. Anything short of them, is against the accepted trend, and meets with indifference or with stubborn refusal. It is only the wealthy women, with money, courage and authority to be different, who dare depart from accepted style trends. Hence it is to these women, to the moneyed and leisure classes that we look for new styles.

134. Style and Quality Vitally Important.—Mrs. Consumer's insistence upon style in wearing apparel eclipses almost every other consideration that she formerly held important. It used to be: "Is this all wool material in this coat?" "Is this taffeta weighted?" "Will I get two or three season's wear out of this suit?" In other words, the consumer used to put durability and practicability before any other consideration. Today, in her clothes buying, she reverses this procedure. The present generation of young and younger women is frankly disinterested in quality and durability. Not "will it wear?" or "will it last?" but "is it smart?" "is it becoming?" "Is it in good taste?" Style, good taste and correctness are placed before any other consideration. Quality and durability the consumer either takes for granted or ignores.

The fact is that the modern woman has an entirely new psychology toward her clothes buying. She does not want her clothes to last. She would rather that they did not. If a dress or a coat gives one season's wear, that is all she expects of it. It is the present trend toward popular priced wearing apparel, the result of mass production, that is undoubtedly responsible for this point of view. The average stenographer or a young bookkeeper's wife much prefers to buy two fifteen dollar silk dresses of smart style, knowing that they will last, perhaps one season or less, to one good dress, say, for twenty-five or thirty dollars, that might, perhaps, be carried into another season.

135. Popular Priced Lines.—The whole trend of mass clothes buying today is unquestionably toward popular priced lines. This is so evident that many retail stores are concentrating on a few standard price lines. This is being catered to in practically every apparel line. Stores are finding, for ex-

ample, that the modern woman wants the \$15 dress, handbags at \$2.95, silk hosiery at \$1.95 a pair, hats at \$5, under-vests at \$1.95, shoes at \$5. These illustrate a few recognized price standards to which stores are obliged to cater. It would seem as if the modern woman customer has grown accustomed to, and expects merchandise that comes within these price groups. This is illustrated not only by the way stores feature merchandise lines, but the way a woman customer asks: "What have you in \$2.95 handbags?" or "Where can I find \$15 dresses?" As wearing apparel falls into definitely fixed price ranges, stores merchandise accordingly. The trend toward the "trading up" movement is, in a sense, an attempt on the part of stores to get away from this position in which they have been forced by consumer demand.

136. Types of Clothes Consumers Prefer.—Aside from temporary considerations of fashion, the consumer's clothes buying habits of the past few years definitely point to a tendency to consider clothes in distinct divisions. The term "sports-clothes" now identifies a type of wearing apparel that the modern woman uses for practically every daytime occasion. It includes clothes for active participation in sports, and those of tailored or "sports" character for general use. The tendency on the part of the modern woman in clothes buying is to consider, generally speaking, two types of clothes—sports or tailored clothes for daytime use, and evening clothes. Daytime clothes of great elaborateness, formerly so important to the average woman, are gradually being relegated to the background. Women today are restricting their daytime wear to simple, unadorned, practical clothes, with short skirts, close, tight-fitting hats, the sort of simple effect called for by the active American woman's daytime life. As a contrast, she indulges her taste for elaborateness in evening clothes, in soft, feminine draperies, long or bouffant skirts, jewels, and highly ornamental clothes. This tendency is noticeable even in the consumer's hairdressing habits. The modern American woman wants bobbed hair for its simplicity, comfort and convenience in active daytime life, but she pays tribute to femininity, to-

ward greater elaborateness, by adding a transformation or additional elaborate coiffure effect for evening.

Between simple tailored or sports outfits for daytime, and ornate, elaborate evening costumes, the gap formerly occupied by afternoon clothes is gradually disappearing. The American woman's habit of wearing sports clothes up to six in the afternoon is automatically curtailing the need for elaborate afternoon clothes. Manufacturers and retailers have been making a great attempt to bring back the afternoon dress but so far, with no noticeable success. The average woman does not need the dressy afternoon frock, the "garden party dress," or the elaborate daytime effect formerly used for afternoons. Mrs. Consumer and Miss Consumer do not adjust their lives to types of clothes; instead, they choose clothes to fit in with the activities of their lives.

This definite tendency on the part of the woman consumer to buy only two types of clothes is particularly significant, because it represents more than a mere fashion whim. It is one more manifestation of Mrs. Consumer's more active control of "consumer demand" or the American woman's unwillingness to accept what manufacturers tell her she should have. It may be more profitable to the dress manufacturers to sell elaborate, impractical, afternoon dresses, but the consumer has refused to accept them. She has made her own decisions, and no amount of featuring on the part of manufacturers or retail stores can induce her to change her mind.

137. Consumer Loyalty to Practical Clothes.—Another interesting manifestation of the power of the consumer in clothes buying is the loyalty with which she clings to certain styles—regardless of the manufacturer's frantic efforts to introduce new ones. Several typical examples may be cited: There is the *cloche* type of tight, close-fitting hat, usually of felt. American women have decided that they like this hat—and no amount of merchandising effort on the part of various types of millinery goods manufacturers or stores has succeeded in making them change their minds. Large hats with droopy brims, trimmed effects, fancy hats—all have been unsuccessfully put forth to tempt the woman consumer. She still clings

to the simple felt *cloche*, and as a result, manufacturers have been forced to abandon efforts to work against consumer preference. Instead, they content themselves to offering slight variations of the close, tight-fitting *cloche*.

Washable suede pull-on gloves, classic opera pumps, the Vionnet neckline blouse—all these are styles that, for the past six or seven years, appear season-in and season-out until they have become standardized. Nothing can induce American women to discard a style they like, and for the reason it is almost impossible to tell beforehand just what particular style will catch their fancy. Usually, it is a variation of some favored, already-existing style. In spite of all that is said about her, the American woman is above all, clear-headed and determined, in adapting fashions to fit her needs and her life. We feel more confident of ourselves, our tastes and our desires and their essential correctness.

138. **Slower Changes in Fashion.**—Because of this power of consumer demand in clothes buying, important or basic style changes in the past few years have come about very slowly. It would seem as if clothes buying has become a more or less standardized procedure. Formerly, fashion introduced radical season-to-season changes, one year long skirts, another, short. One year, a bouffant silhouette, another year, a straight one. Even silhouettes have become more or less standardized, as manufacturers recognize that they can no longer introduce sudden or radical style changes. As a matter of fact, present day manufacturers are forced to accept this epoch-making truth: that no longer is it possible for them to decide arbitrarily that this-or-that fashion will be the vogue. Insofar as style to the consumer is concerned, their function has changed. It is the consumer who leads, and manufacturers who follow. The manufacturer proposes, based on analysis of what he thinks the consumer wants—but *it is the consumer who disposes*. An elaborate machinery of daily checking of what colors and styles women wear from day to day is now necessary to manufacturers.

Style is today also widely cosmopolitanized—women even in small towns far from style centers are not far behind the

procession. Six years ago it took 27 months for a Fifth Avenue style to get into the mail order catalogs for rural consumption. Now it takes only eight months!

This significant change in the style world has created the necessity for stylists, capable, trained women whose responsibility it is to sense, interpret and understand consumer demand, to study style tendencies, to keep a sensitive finger on the pulse of fashion in its relation to the consumer. The retail store, always close to consumer demand, first recognized the need for the stylist. Manufacturers have been much slower in becoming aware of this need, so that in many cases, the store is often ahead of manufacturers in sensing out fashions. As a matter of fact, the fashion field has changed even to this interesting extent: many manufacturers are beginning to *look to their retail customers* for worthwhile fashion suggestions. Not only is the store closer to consumer demand, but its members are often better trained to sense it. It is from department store stylists that many manufacturers can often receive useful criticism of style lines, and frequently, profitable suggestions for new styles. Rather than regarding the department store stylist as a critical intruder, many manufacturers find it more practical to accept her, and to use her training, experience and viewpoint for helping them sense fashions.

139. Ensemble Merchandising in the Style Field.—The word "ensemble," formerly confined to women's apparel, is now broadened to a general merchandising term. Originally, however, it represented an attempt on the part of retail stores to unify a woman's costume, with the idea of achieving more harmonious effects. Buying clothes on the ensemble plan has met with ready acceptance on the part of consumers who recognize it as a step toward smarter dress. Briefly, what building a complete costume ensemble has taught the American woman is to buy her clothing, not as unrelated units, but with a harmonious costume effect in mind. For example, instead of buying a gray suit, black shoes, brown hat, green leather handbag, each item good enough in itself consumers have been taught to choose each unit in relation to a smart, artistic costume whole; Mrs. Consumer is taught today that it is desirable for gloves

and hosiery to match, for handbag and shoes to harmonize, for accessories not only to harmonize, but to suit the particular type of costume with which they are worn.

As a result of all this, American women are better dressed than ever before. Not only do costumes conform more decidedly to basic principles of good taste, but women select them with more intelligent understanding.

This consumer tendency to buy ensembles is having an extremely important effect upon production of every manufacturer whose line is in, or indirectly, connected with, the style field. It means that to turn out goods that fit in with consumer buying plans, manufacturers must consider what other concerns, even in remotely related lines, are doing. If a shoe concern is producing reptilian leather shoes the handbag manufacturer, recognizing that women will want handbags and shoes to match or to harmonize, must know what colors, styles and general types of shoes are being produced. The hosiery manufacturer must know the colors sponsored by silk and woolen industries, so the American woman can achieve the correct color contrasts. Costume jewelry concerns must inform themselves about fashionable and prevailing neckline tendencies. Even cigarette and vanity cases are brought into the general harmony; and I have heard of women who choose their clothing to match the color of their motor cars!

In other words, in the fashion field, it is no longer possible to keep the right hand of manufacturing from knowledge of what the left hand of the trade is doing. If retail stores are merchandising on the ensemble plan, it becomes increasingly important for manufacturers to design and to produce goods on the same basis.

140. Average Clothing Budgets.—There has always been a great deal of interest in studies of clothing buying. A most interesting analysis was completed in January, 1929, by the *Cleveland Press* as to the average purchase of both women's and men's clothing in Cleveland, which is an excellent typical American city. For women's clothing a total of \$37,629,000 is spent; \$29,000,000 for children's clothing, and \$27,674,000 for men's clothing. The averages work out as follows:

Each Woman Over 21 in Cleveland Buys Each Year—

1.17 coats at the cost of	\$48.74
4.33 dresses	72.83
1.50 aprons .....	.93
4.80 shoes	33.73
1.00 overshoes	1.75
3.33 stockings	4.68
1.51 corsets	2.75
.52 union suits	1.75
3.50 chemises	7.00
2.00 night gowns	3.74
1.83 hats	8.52
1.70 gloves	4.25
	<hr/>
	\$190.67

Each Man Over 21 in Cleveland Buys Each Year—

1.33 suits at a cost of	\$41.00
.77 overcoats	22.42
.50 pair trousers	2.12
4.30 shirts	7.86
4.50 work shirts	4.50
1.25 overalls	1.87
3.00 shoes	22.86
4.30 pair hose	3.99
3.75 underwear	5.85
3.32 night shirts	3.17
4.50 collars	1.13
2.34 ties	4.43
1.81 hats	4.71
1.25 caps	1.53
1.50 gloves	3.82

\$131.25

141. Farm Women's Expenditure for Clothes.—The farm market is, of course, much less understood and researched than the city market. The clothing expenditures of 2,886 farm families was researched in 1924, with these resulting average yearly clothing costs: for wives, \$59.30; for husbands, \$58.80; older daughter, \$87.20; older son, \$74.30.

A government survey of 1,331 farm families in Kansas, Kentucky, Missouri and Ohio and 2,886 farm families in New England, the South, Iowa and elsewhere indicates that for clothing an average of \$234.90 is spent, for the entire family, as against \$658.80 for food, \$199.60 for rent, \$213.10 for operation, \$104.80 for advancement, \$61.60 for maintenance of health, \$40.20 for furniture and furnishings, \$41.00 personal, and \$40.80 for insurance.

142. New York Women's Clothes Expenditures.—As no figures of what a well-to-do New York woman spends on clothing would mean much, since the figures know almost no top limits, it may be well to look at an average level. The National Industrial Conference Board in 1926 figured out the average minimum cost of clothing for the wife of an office worker living at "a fair American standard." The annual budget of \$86.98 consisted of the following items:

1/2	coat	\$ 7.45	2	winter union suit	\$ 2.38
1/2	suit	7.68	1	sateen dress slip	1.32
1/2	sweater	1.65	1/3	cotton crepe kimono ....	.54
1/2	wool dress	3.15	1 1/2	summer hat	4.44
1/2	silk dress	4.16	1	winter hat	2.91
2	cotton dress	5.58	1 1/2	chamoisette gloves	1.19
2	house dress	2.14	1/3	felt house slippers .....	.26
1	silk overblouse	4.04	1	oxfords	4.75
1	cotton overblouse	1.35	1	pumps	4.67
2	apron	1.02	1/2	rubbers .....	.53
2	cotton stockings .....	.56	1/4	umbrella .....	.31
2	wool stockings	1.72	6	handkerchief .....	.60
2	silk stockings	2.08	1/2	handbag .....	.75
1	muslin nightgown	1.05	2	cleaning and pressing ..	3.26
1	outing flannel night- gown	1.03	1 1/2	half-soles and heels	1.97
2	corset	3.60	1	heels .....	.44
2	brassiere	1.16		incidentals	5.00
2	cotton vest .....	.62			
3	cotton bloomers	1.62			
				Total	\$86.98

143. Clothing for Women in Average U. S. Family.—Another government survey* shows the expenditure among 12,000 families in all parts of the country for the clothing of wives and girls over 15. If we take this at the income level of \$2,500 and over, representing the best market, but among quite average families, we have the following interesting result (the figure for daughters represents an average of 1.7 daughters):

<i>Articles</i>	<i>No. Articles</i>	<i>Wives' Annual Expenditure</i>	<i>No. Articles</i>	<i>Daughters over 15</i>
Hats	1.6	\$ 8.73	4.3	\$19.92
Veils	2.1	1.30	2.4	1.28
Caps	1.5	.91	1.2	2.04
Suits, cotton	1.0	16.79	1.2	16.23
Suits, wool	1.0	28.92	1.4	36.49
Suits, silk	1.0	13.00	1.3	26.50
Skirts, cotton	1.3	4.11	2.0	5.34
Skirts, wool	1.1	7.93	1.6	9.66
Skirts, silk	1.0	8.07	1.3	9.78
Waists and blouses, cotton....	2.3	3.87	4.8	8.73
Waists and blouses, wool	2.0	4.50	1.6	5.81
Waists and blouses, silk	1.6	7.40	2.7	12.12
Dresses, cotton	1.8	7.01	3.2	12.56

* "Cost of Living," U. S. Department of Labor, 1924.

<i>Articles</i>	<i>No. Articles</i>	<i>Wives' Annual Expenditure</i>	<i>No. Articles</i>	<i>Daughters over 15</i>
Dresses, wool	1.1	\$17.06	1.6	\$19.84
Dresses, silk	1.1	17.76	1.5	24.60
House dresses, bungalow aprons and wrappers	3.2	5.35	3.6	4.54
Aprons	3.7	2.07	3.2	2.81
Coats and Cloaks, cotton	1.0	22.79	1.5	22.66
Coats and Cloaks, wool	1.0	26.44	1.5	33.97
Raincoats	1.0	15.00	1.1	7.00
Sweaters and Jerseys, cotton	1.0	4.34	1.4	5.52
Sweaters and Jerseys, wool....	1.0	6.41	1.3	7.85
Sweaters and Jerseys, silk	1.0	8.50	1.0	12.50
Furs and Boas	1.1	24.30	1.2	30.79
Cleaning, pressing and repair- ing .....	....	3.23	....	4.48
Petticoats, cotton	2.2	2.94	3.4	4.65
Petticoats, wool	1.2	2.31	1.3	1.94
Petticoats, silk	1.0	4.42	1.3	5.31
Corsets	1.3	3.66	2.9	5.60
Brassieres	2.8	1.83	4.2	2.38
Corset Covers and Camisoles	2.7	1.93	4.7	3.80
Combinations, cotton	2.7	3.41	5.0	5.85
Combinations, silk	3.5	11.19	2.5	4.75
Union Suits, cotton	2.9	3.39	4.5	5.21
Union Suits, wool	2.5	7.69	2.3	7.36
Union Suits, silk	2.0	5.00	2.0	12.00
Shirts, cotton	3.8	1.50	7.8	2.48
Shirts, wool	2.1	4.30	3.8	5.06
Shirts, silk	1.5	2.00	3.2	4.50
Chemises, cotton	2.9	2.38	4.8	5.37
Chemises, silk .....	....	....	1.0	2.00
Drawers, cotton	3.0	1.99	5.3	3.33
Drawers, wool	1.8	2.80	2.5	2.00
Drawers, silk	1.0	1.50	1.8	4.10
Nightdresses, cotton	2.4	3.32	3.7	4.83
Pajamas, cotton	4.0	6.84	2.0	4.35
Kimonas, cotton	1.1	2.66	1.5	3.54
Kimonos, silk	1.0	9.58	1.0	6.80
Stockings, cotton	5.4	2.12	12.0	5.27
Stockings, wool	2.8	2.94	2.7	1.90
Stockings, silk	2.8	3.74	7.0	8.79
Shoes, high	1.6	9.15	4.0	24.94
Shoes, low	1.4	5.51	2.5	11.48
Shoe repairing .....	....	1.77	....	3.94
Shoe shines	11.0	1.12	35.1	3.04
House Slippers	1.3	2.06	1.7	2.45
Spat and Gaiters	1.0	2.07	1.5	2.75

<i>Article</i>	<i>No. Articles</i>	<i>Wives' Annual Expenditure</i>	<i>No. Articles</i>	<i>Daughters over 15</i>
Rubbers	1.1	\$ 1.01	2.3	\$ 2.05
Arctics	1.0	1.88	....	....
Gloves and Mittens, cotton ..	1.2	.95	1.7	1.27
Gloves and Mittens, wool	1.0	.86	1.5	1.29
Gloves and Mittens, silk	1.4	1.40	2.4	2.49
Gloves and Mittens, kid	1.3	2.50	2.4	4.33
Collars	1.7	1.16	3.2	2.00
Collar and Cuff sets	1.7	1.68	2.1	2.29
Ties	1.0	.50	2.3	1.26
Ribbons .....	....	1.30	....	1.85
Handkerchiefs	8.9	1.48	18.2	2.87
Scarfs	1.0	2.61	1.0	3.20
Garters	1.8	.38	2.3	.57
Belts	1.3	.93	2.1	1.14
Hairpins, Fancy Combs, Or- ments, etc., etc. ....	....	.47	....	1.13
Sanitary Supplies .....	....	1.94	....	2.09
Umbrellas	1.1	2.21	1.5	3.00
Parasols	1.5	5.75	1.2	4.65
Handbags and purses	1.1	2.59	1.7	3.09
Watches and jewelry .....	....	10.63	....	15.25
Other Clothing .....	....	2.07	....	3.36





XXI

Mrs. Consumer and Home Furnishings

A very serious decline in the ratio of household importance has been suffered by all home furnishings in the last fifteen or twenty years. Many business men are puzzled by it, as well they might be, for the causes are deep.

144. Why Home Furnishings Declined.—The American people are less house-minded than ever before and live a far more varied, cosmopolitan life, no matter where they are situated. Less isolation has made for less absorption in the home. More travel in automobiles and otherwise has shifted the center of interest from out of the home. More young women at work has shifted the social background partly to the office or factory, where young women now make most of their social contacts. There are millions of young working women today who do not make their home their "courting parlor" as of yore. Many millions of dollars worth of home furnishings were once bought for just this purpose of giving daughter a "background." I do not think that any propaganda can change this.

Far more potent still in forcing a decline in home furnish-

ings has been the desire of wives to be relieved of housework, and the consequent shift to apartment life, restaurant eating and hotel entertaining, which has pushed the home into desuetude. Accompanying this, the automobile has forced a sacrifice of old budgetary percentages; home furnishings usually feeling the pressure most. In addition there has been a changed spirit, a lessening of the old "keeping up with the Jones'" spirit, a more self-confident feeling. We do not feel so embarrassed because we do not possess certain standard goods. Moreover "entertaining" and "society" have distinctly dropped much of their old attraction and significance. The country club has been made a very considerable social center, as opposed to the home.

145. Some Surprising Comparisons.—All these forces have combined to depress home furnishings selling, but the modernistic art trend has at least turned the current of trend back again. It has brought to life again the thrill of home furnishings. The present per family consumption of home furnishings is only about \$180.00 a year—considerably less than what is spent per family on automobiles, which is \$214. The fact is that the automotive industry secures one-half or more of the total surplus (above necessities) which the American people have.*

There was in 1927 a decrease of 12.8% in all kinds of wool carpets and rugs as compared with 1925. The average carpet and rug expenditure per family in 1927 was only \$6.10. The average family spends almost as much as this for chewing gum! Only 3½ cents of the consumer's retail dollar goes for floor coverings, draperies, kitchen hardware and utensils, china and glass—as against 4½ cents for tobacco, for instance!

146. A Survey of Consumer Lack of Interest.—In an extensive field investigation recently made for the furniture interests calls were made on 48,600 housewives. The homes

* See figures compiled by E. P. Blanchard, general chairman production division American Society of Automotive Engineers, who estimates that of the 15 billions of surplus above necessities the automotive industry obtains 55%. He estimates the 1928 total for cars as \$6,600,000,000, and tire and gasoline cost \$3,172,000,000 more.

were in cities of five general levels, classified according to population. Following are some of the high spots of this informing survey:

79% of all women have only a spasmodic interest in furniture.

21% have a continued interest in furniture.

18% show considerable interest.

35% show moderate interest.

27% show very little interest.

20% show no interest.

It was brought out the the atmosphere of the non-installment store was vastly more pleasing to women than the time-payment store. The preference of 8% of the 9% who preferred department stores was due to the charge account privilege. Two other things were noticeable: (1) as the income became higher the aversion to installment buying of furniture increased; (2) that the woman more or less recently from the farm was also opposed to installment buying, and had a real fear of debt. Reasons why women bought furniture, as shown, were: interested in ideas for a home 61%; interested in woods 16%; interested in style 14%; interested in construction 3%.

I have in several places in this book contended against obsession over period furniture. This survey supplies proof of its narrow appeal—only 19%. The percentages of women interested in period design were: little interest 49%; no interest 32%; moderate interest 12%; pronounced interest 7%.

147. Why Women Don't Buy Home Furnishings.—The blunt fact comes forth in this survey that 45% of women say they don't need it! In short, need, use, utility is thus far the biggest single motive in buying, while æsthetic appreciation, enjoyment, is near the zero mark as a motive. It is further shown that 39% of all women don't seek any ideas on home furnishings; 3% of all women look to the furnishings stores; and 57% of all women look to the magazines for counsel in home furnishings.

148. Poor Furniture Salesmanship.—I do not feel that

the average man furniture salesman is sympathetic and understanding of the consumer's true furniture needs. All too often he antagonizes by his high pressure methods solely to make a sale. I would like to see *women salesmen*, with previous training in the fundamentals of interior decorating, who could present furniture merchandise to the woman through a knowledge of its artistic merits and its relation to her personal home background. I hope to see more furniture stores better arranged, make themselves more artistic, with *exhibits showing ensemble rooms*, instead of the rather dingy emporiums heaped with assorted items, like storerooms, which in so many instances pass by the name furniture stores. The interior decorating departments of magazines, and the æsthetic appreciation of the woman buyer are, in my opinion, far ahead of the thinking of the typical furniture store, the typical man furniture salesman and the general high pressure atmosphere surrounding furniture sales—all distinctly unpleasant to the woman buyer. Women as yet are not "furniture conscious," and there remains much educational work to be done before the 79% of women buyers become really interested, intelligent, and appreciative of fine furniture.

149. Mrs. Consumer and Her Floor Coverings.—To the carpet manufacturers themselves I have made the flat statement that of all her household buying, Mrs. Consumer is least conversant with how to select floor coverings. The average buyer knows the quality of real silver as against plated; she knows linen tableware as against cotton; she is willing to pay for satin-back velvet as against cotton velvet. Mrs. Consumer does, however, not know how to differentiate between rug and carpet values. She neither understands quality standards nor color and design standards.

One reason for this lack of buying skill is because she buys carpets and rugs so seldom; "once when she marries, and once when the family gets rich." Another reason has been the accepted bowing down to the "oriental rug" almost as to a fetich. A third reason has been the carpet manufacturers' almost complete neglect to study and educate the woman buyer. I believe that the consumer's failure to buy and buy

understandingly follows right along with her lack of information on rug values,—due, of course, to initial failure of the manufacturer to educate her. Rugs and carpets have been advertised far less effectively than most other items of home consumption.

I have proved to several carpet manufacturers that they are laboring under a delusion in supposing that the woman buyer can spot an Axminster, a Chenille, a Wilton, a Tapestry, or a Velvet. She thinks "tapestry means a kind of picture on the rug" in question; or she thinks that "Chenille is a kind of Chinese pattern." In a popular book on housekeeping technique there are just seven pages devoted to all floor coverings, whereas 25 pages discuss equipment, 75 pages describe foods and how to choose them, etc., etc. Thus, even in household textbooks less is mentioned about carpets and rugs than about any other single item which the housewife buys.

150. Unintelligent Carpet and Rug Buying.—Further, I have checked up on numerous places and bureaus where the consumer is educated to better home values, and found that the subject of carpets and rugs is scarcely mentioned to students taking household courses, or to women who come to secure more information on running their home. There will be lectures on "selecting household tools and labor-savers," or "how to choose household linens," but except in one instance I have never known of a talk which attempted to explain differences in carpet weaves and how to become a more intelligent buyer of textile floor coverings. The same point holds true with magazine articles which stress equipment, foods, and the drapes and small furnishings, but which very seldom present matter on choice of carpets. By comparison, if Mrs. Jones is about to purchase a new dress will she not see clearly in her own mind and be able to value accordingly, the relative merits of georgette, linen, pongee, or crepe-back satin to fill her needs?

Lacking such needed information which assigns special values to special weaves, designs and color harmonies, Mrs. Consumer buys as unintelligently as if she thought that all meat was chuck steak. She spends little because she does

not see the values for which she should spend; she is suspicious because she does not understand; she is left to the mercy of the salesman who himself is not always sufficiently informed to distinguish one floor fabric from another or place its right values before the buyer.

If I myself were contemplating a rug purchase tomorrow, there would be a host of questions on which I have no standard of selection. Does Chenille wear well? Is it suitable for dining rooms? Is Axminster more expensive than Tapestry? Is a Wilton the accepted weave for a formal room? What weave gives longest service under hard wear? What colors are suited for what room exposures? Whereas I have handled literally bushels of printed matter on every kind of food and appliance, roofing, paint, or heating system,—I have never seen, or had mailed or handed to me any kind of "floor covering manual" which would help me to become a better buyer of domestic floor coverings.

151. Conglomerate Room Furnishing.—Lacking a better sense of rug values, hundreds of women go about furnishing their rooms in this way: they decide on a particular kind of furniture and buy it; then they take pains to get the drapes to harmonize; then they spend endless time fussing over the lamp shades and the flower holders; and only *last* they consider the floor covering! The chances being that they exceeded their budget on the other items, they are forced to buy a cheap and less suitable rug than the room demands. The result is decorative confusion. Not long ago I told some carpet and rug manufacturers that they should push the slogan "buy the floor covering first."

Floor coverings have the utmost important æsthetic connection with the ensemble effect home interior. The rug is either the right or the wrong note to make or mar the entire decorative scheme; to make the room seem larger, more comfortable, more cheery; to form a background for show-off furniture—or the reverse. Yet I rarely see these and other practical considerations, or these æsthetic possibilities, vitally mentioned or brought to the consumer's attention. I hold that there is far too much unimaginative selling of car-

pets and rugs *as such*, and not as part of the whole home "picture." The new development in large cities among department stores—to *sell whole rooms*—correctly planned, is a step in the right direction. There would be far more purchases of carpets and rugs if there were more effort on the part of dealers to help the consumer *re-make her room*, not merely sell her a floor covering.

152. **Silverware and the Housewife.**—This is another of the homefurnishing industries which has had difficulties. The plated ware has outpointed the sterling ware, and there has been a general lessening of pride in the family silver. For a well known silverware manufacturer a few years ago I made a survey of the consumer reaction. A composite of women's replies may be expressed in these words: "I love silver but I wish more pieces would be made which show the real beauty of the metal, like hammered silver, and not so much etching or engraving; I wish the manufacturer would make me silver pieces that I could use. I think a silver salad bowl and matching plates would be stunning, but because I never saw them I buy salad sets of pottery or crystal. I've often wondered why some manufacturer doesn't design a set of silver refreshment or beverage holders, something like a soda-glass, with matching pitcher? Such a set would save breakage, but because no manufacturer thinks I need this type of modern service, I continue to buy *glass* refreshment sets. Why can't I find a low flat dish for use as a vegetable platter, or a small silver chop plate instead of the same heavy silver meat platters popular when large joints of meat were the mode? If the manufacturers want us to buy silver, why don't they fashion it to suit our modern menus?"

The last statement has been the crux of the situation. Too many silver items manufactured have been patterned after antique uses now outmoded. An illustration is what the silver trade calls a "muffineer." Although I have been a home economist for twenty years, it is scarcely six months back that I first heard of a "muffineer." Do you, reader, recognize the term and the item? Is it intended to keep muffins hot? No! How few consumers would recognize this odd name, or the

uses of the silver piece which bears it! Yet a large convention of silver manufacturers thought I was joking when I said I did not know that a "muffineer" was a kind of glorified sugar-shaker. If it's a sugar-shaker, why not call it so instead of clinging to an obsolete name originating in the William and Mary period of 1650?

Also I further question whether the consumer needs a "muffineer" as much as she needs a mayonnaise bowl, which is rarely made. Nor does the modern housewife speak of a "waiter" when she means a serving tray; but the silver catalog still calls it "waiter." I will not continue with these instances, but it seems to me that the silver manufacturers are mistakenly clinging to obsolete terms, even to many obsolete traditional designs, which were adapted to a larger and more gracious hospitality—alas, impossible in these days of swifter, more compressed living.

153. The Decline of the Heirloom Idea.—I have also taken pains to discover the reaction of all these gay young Mrs. Consumers to the much vaunted "heirloom appeal" so stressed in silverware selling. Do women buy silver because it is something which they want to pass on to posterity? Let me present the actual answer by one charming young matron: "Why should I buy silver because my grandchildren will like it? They may like something quite different; there may be new styles, even new metals by then. Why should I wish any of my old discards on those poor children? No; if I buy silver or want it given to me, it's because I love to look at it and use it *now*; because it makes my table appointments more lovely or fitting, or admired, by my friends, now."

Another young Mrs. Consumer was equally emphatic: "No, I don't buy silver because it could be an heirloom! Does any one buy an auto that way, or furniture or even parlor ornaments? We all move around too much to bother with taking care of precious things, and besides, most of the heirlooms I've seen are too large and cumbersome for any house today—far less what houses may be in the future! I can't find a place for my Aunt Belle's silver cruet, and every time I use mother's huge silver meat platter, I feel a butler should be passing it.

We can't afford the servants today who'll clean and take care of silver as they used to do."

Still another young woman replied: "We don't have the same kind of meals as mother or grandmother served, so the kind of silver they used on their tables doesn't suit mine. All those rococo ornamented cake baskets with floral handles that mother uses makes me feel Victorian,—they don't fit into my simple table service."

We move too often and at too swift a pace to take time guarding and caring for what other tastes have appreciated and accumulated. I am sure I hardly need point out that these young women are unconsciously in favor of the "obsolescence" principle that I have advocated elsewhere in full detail.

If silver is to hold its own in the consumer's regard, manufacturers must reorganize their designs, discard obsolete names, study the consumer's present table service needs, sell suggestively, and refrain from featuring silver because it is a sentimental lasting heirloom.

154. Mrs. Consumer and General House Furnishings.—There remain several other lines which Mrs. Consumer buys, among them beds, mattresses, pillows, blankets and bed linens. Speaking first of beds, I think that for a purchase which is used approximately eight hours daily for 365 days of the year, the consumer has been given small guidance in her buying. I believe that the furniture dealers have far too much stressed the appearance, finish and "period" of the bed, instead of also *clearly presenting its construction features*, the relative merits of one or another type of springs, the sturdiness and level qualities, the avoidance of metal constructions which tear the sheets as they are tucked in, etc. If a bed is uncomfortable and its mattress sags, it matters little whether it is a Colonial four-poster or a First Empire. I may be wrong, but I cannot recall any informing material such as "points when buying beds." But they are too expensive and too occasional a purchase to buy faultily.

The manufacturer has done much better with mattresses, although here again I think the consumer needs more buying information. Or pillows—what should their filling be, and

how much, in order to give the most restful slumber? Is there a trademarked pillow? Are feathers, cotton, fiber or whatnot the most resilient and sanitary filling, and why? Blankets have been well handled and I believe that now the consumer can intelligently recognize the all-wool, part-wool or cotton-wool blanket. Blankets too have become beautiful, and their many *uses* brought to the attention of the consumer, not only as blankets, but as lounge throws, etc. Bed linens, above all, have been superbly described and the respective merits of one material or weight, proper lengths, and color handled in a highly creditable way.

155. **Women and Interior Decoration Furnishings.**—Curtains, lighting fixtures, wallpaper and other wall coverings, paints, the countless minor fittings of every household, can be best understood by the consumer when she sees the product in an actual visual display or in an individual "demonstration." The way to sell draperies is to show windows "dressed" with that drapery, as was so well done in the recent model room exhibit held at the Biltmore by the Scranton Lace Co., which I wished might have been exhibited to thousands of consumers instead of only to a small group of press representatives. The more the manufacturer or dealer arranges model rooms or representative exhibits, or practices ensemble room selling, the more help and suggestion it will be to the consumer. The superbly modernistic furniture exhibit held a year ago by Lord and Taylor, New York, the "better homes" exhibits throughout the country, such a permanent consumer-exhibition as The Architects Samples Corporation, New York, are high types of visual consumer education.

I think that no single item has been better brought to the consumer's attention than the new rapid-drying lacquer paints. From the very first they captured the woman's imagination by *showing what they could do for her home*. That was the right idea! They did not talk "paint"—*they talked new rooms for old*, new toys for the baby, a new kitchen bright with color and cheer—in short, these paint manufacturers have most practically aided the consumer to attain a new and a more joyous home interior with little effort and at the

least expense. There is only one caution I would offer—that the manufacturer should be sure to supply *explicit directions*, as to how to use the product. In a few instances where women have told me they had unsuccessful results, I saw that the manufacturer has omitted to state some important direction, such for example, as that the article to be painted must be previously entirely wiped off with gasolene, etc. But Mrs. Consumer has much to thank the paint manufacturer for. He has brought color into every corner of her house, increased her æsthetic appreciation, and supplied her with unusual free dealer demonstrations personally teaching her how to “brighten up” small articles which brush had never touched before.

156. The Emerging Bathroom.—It is startling but true that the only real advances in home furnishings have been made in three particular parts of the house (1) the bath room, (2) the kitchen, and (3) the veranda or sun parlor. Each of these have had a gorgeous advance in style and artistry, color playing a leading part in all three.

The bathroom's advance is a “*second* blooming.” The first advance came years ago when white tile and porcelain fixtures first seized our imaginations. It rose from absolute obscurity previously. But more and more in recent years we have increased our appreciation of bathroom comfort and luxury—tending toward the old Roman conception of bath luxury. We women have been transforming our bathrooms, virtually, into dressing rooms and toiletry rooms, following French ideas. The bathroom is today milady's *home beauty parlor*, if you will! The reason is not far to seek. The greatly increased number and kinds of cosmetics, bath salts, lotions, powders, and beautifying processes which we women use are really foreign to a boudoir, where they are too “messy.” We don't want a lot of powder or grease all over our boudoir rugs and furniture. So, to the bathroom! No wonder that someone writing to a New York *World* columnist said recently, “woman's place is in the bathroom!”

Thus a sales opportunity is presented; for architects to design, bath fixture makers to furnish, bathroom sundry

makers to supply, and toilet accessory makers to stimulate the new kind of use for bathrooms. I was a week-end guest not long ago of a woman who inherited millions, and her bathroom was a great revelation. It was not one, but a suite of rooms, with quite thrilling appointments. She told me that it had always been her dream that if she were really wealthy she would carry out her ideas of a bathroom that would altogether satisfy her. This is but the expression of "what every woman knows."

Just how universal the bathroom is in America—also how many consumers have no bathroom—is indicated in the findings of the General Federation of Women's Clubs in 1925. City homes to the extent of 68% had bath-tubs, and 82% had toilets. 480,000 bath-tubs per year were installed between 1913 and 1922, and since then considerably more than twice as rapidly—1,100,000 a year. City water use has risen from about 270 gallons per family per day in 1910 to about 550 gallons per family per day at the present time.





XXII

“Merchandising” the Product to Fit Mrs. Consumer

I think it was Henry Dennison, of the Dennison Mfg. Co., who first laid special emphasis on the need for a merchandising department in a manufacturing business in order that goods should more closely fit the market. Such a department has, I believe, been a brilliant success in his own business, and the use of this neglected function is spreading to many other lines of family goods. Such a merchandising department performs a very greatly needed function, as I can abundantly testify. It acts as a *liaison* officer between consumer and manufacturer, keeping production from wastefulness, and maintaining the freshness and fitness of the goods in relation to consumer demand. It is now accepted, standard business doctrine that business has its pivotal center not in the factory, but out in the field of *use*. What can be used and sold is the key to what should be produced.

157. Making Products Without Taking the Consumer into Account.—Mrs. Consumer should find that the articles offered her are calculated to meet her needs. Does she? Decidedly no! I have referred before to my storeroom at my Ex-

periment Station which is constantly filled with goods sent to me by manufacturers, products which I have found badly adjusted in one way or another to Mrs. Consumer's needs. A look at this storeroom is rather saddening, a graphic object lesson in the hit-and-miss method of manufacturing and selling. There is a kitchen device which, however ingenious, takes more time to clean than the minutes it saves. There is the vacuum cleaner which is too ponderous and clumsy; the kitchen cabinet which is the same; and the expensive, space-taking tool which a woman could use only very occasionally. Notice that these are not always faults in mechanics, they are faults in "merchandising" the article (in the sense that Mr. Dennison uses the word) to fit the average consumer need. It is perfectly astounding how many people blithely go into business to promote a new article—so often a family article or kitchen device. They seem to think that a model kitchen is a vast collection of complicated tools, one for each of the multiple tasks of the household. Expensive dies are made to manufacture them, hard-earned money is pooled to form companies with no chance of success, and very precious time and hopes are consumed—all without any inquiry into whether the consumer will want or use or afford the article. Such men are usually enthusiasts. The farthest thing from their mind is analysis, particularly expert consumer analysis. Haven't their wives and their aunts and their stenographers taken the article home and reported it wonderful? Aren't the 28,000,000 families in the U. S. crying for just such a device or product? It is all infinitely pathetic, and so very childlike, stupid and wasteful. There must be many millions a year wasted in such efforts to put products "over"—that have no real reason, or a very limited one, for their existence. Manufacturers constantly come to me with household goods of some kind. "What do I think of it?" they ask proudly as they hold it at arms length. Their intense desire is to have me say it is marvelous and what every woman has been waiting for. Their faces fall when I say that it should be given a thorough practical test (which of course they usually think you should provide free; or if they pay for it, they may be

annoyed if your report is even partly adverse). They are so tremendously cocksure about it all! A healthy, scientific skepticism is entirely absent—yet so desperately needed!

Contrast this with the manner in which a Lever Bros. Company or a Proctor & Gamble Co., despite their long experience and extensive knowledge, put out a new product. They will take perhaps a year or two to simply try the goods out in many kinds of homes, from a negro woman's shack in Louisiana to the home of a society woman on Park Avenue, and they will not have one, but many technical tests made at experiment stations, etc., under all possible circumstances of use. After many such labors, it may after all be decided *not to market the article!* Infinite pains is taken to fit the article to Mrs. Consumer.

This is "merchandising" the goods, and little wonder that it makes a success when it is put into trade channels. It fits precisely like the bridge structure fits when erected in place after having been fabricated miles away, perhaps at various factories. It was *engineered*; and of course that is precisely what a consumer article should be.

158. "Simplification" and Mrs. Consumer.—Not only is this something that can be done by manufacturers individually, but also by manufacturers collectively, as for instance in the Hoover program of simplification, which has reduced sizes of beds, springs and mattresses from 78 to 4 and bed blankets from 78 to 12. Such work is all in the direction of increase in the purchasing power of the consumer's dollar. Women's clubs have in recent years heard with interest speakers from the Division of Simplified Practice at Washington on this subject. As Roy Hudson of that Bureau tells women:

"Simplified practice, or the elimination of unnecessary variety, does not interfere with style or freedom of artistic expression. Beds of standard dimensions can be purchased in almost any period of furniture desired. The consumer need have no fear of irksome restriction in her choice because of simplification.

"In fact the savings it produces tend to reduce her cost of living, through reducing prices for the goods that enter

into the cost. The consequent increase in the margin between her income and her outgo means greater opportunity to purchase or procure those things which satisfy her requirements and desires outside the list of necessities."

The government is aiding the consumer in other ways. For example, women have hoped for a dry cleaning solvent that would leave no odors, rings, or spots in the garments after cleaning. Also commercial dry cleaners have long sought less hazardous fluids to work with. Through the combined research efforts of the National Association of Dyers and Cleaners, and the Bureau of Standards at Washington, a cleaner, called Solvent has been perfected that meets these requirements.

Other products of interest to homemakers for which commercial standards are being developed are: porcelain plumbing fixtures, men's shirt sizes, coke, white glazed tile, worsted yarns, soap products in packages, surgical gauze, and women's dress sizes. These represent genuine appreciation by manufacturers of the need of better serving consumers through improvement of their product.

159. The Threat of "Buying by Specification."—Such voluntary action of manufacturers, and increased use of research analysis of the consumer's need will make less urgent the formation of protective clubs of consumers themselves, looking toward purchase by standard specification rather than by brand. If the branded, nationally advertised goods does not do its merchandising job well, then Mrs. Consumer, now far more intelligent and organized, will do it in collaboration with her public servants. This is clearly forecast by the address before the General Federation of Women's Clubs of Director George K. Burgess of the Bureau of Standards:

"Many of the specifications to which the certification plan of the Bureau of Standards has been or will be applied, cover commodities of much interest to housekeepers. Although it is not expected that the housewife will actually buy commodities on individual specifications, some day she may be induced to confine her purchases of certain kinds of commodities to those known to be manufactured to comply with certain

nationally recognized specifications. Perhaps she may even now be induced to examine critically such of these commodities as she does purchase, to determine whether or not they are as represented and how they comply with her own requirements—to purchase on the basis of real quality and ability to meet service requirements, rather than on the basis of superficial appearance or of the numerous kinds of sales arguments.

“No serious difficulty would be encountered in compiling material for a publication or series of publications devoted to ‘specifications for household commodities.’ In fact, considerable material of this nature is now available.

“It has been suggested that the housewife would welcome the preparation for her use of a series of ‘hand-bag size’ pamphlets or folders outlining methods of identifying quality in certain kinds of commodities, and giving very simple rough and ready tests which could be applied by her in the home or store.

“Such a plan as this can be carried out only on a thoroughly coöperative basis. If undertaken the work would be carried out through the coöperative efforts of the several organizations most vitally interested in specifications for household commodities, prominent among them being the American Home Economics Association, the Bureau of Home Economics, and we trust, the General Federation of Women’s Clubs, for we cannot help but feel that the women of America, who spent for food, clothing, shelter, and other supplies or services more than \$52,000,000,000 of the \$92,000,000,000 that went in the nation’s pay envelopes last year, will welcome the extension of this certification and labeling plan as a means by which they can be more completely assured of getting full value for their dollars.”

As I indicate elsewhere, I am not in favor of buying “by specification instead of by brand,” but if sound merchandising and consumer study methods do not spread still more rapidly among manufacturers, the threat which is implied by the specification idea will find still more favor with consumers.

BOOK III



XXIII

Scientific Pricing of Household Goods

I hear among retail men considerable talk about "scientific pricing," and there is obviously much to think about in the subject, especially as retailers are admitting that they are just beginning to understand the subject, and are urging that manufacturers plan their pricing along these lines too. The study and the "science" revolves entirely around the price reactions and ideas of Mrs. Consumer, and for this reason it is indeed a pertinent subject for me to discuss.

160. Mrs. Consumer's Fixed Ideas of Price.—It seems that Mrs. Consumer has been observed to have very fixed ideas about price levels at which she inclines to buy certain articles. When she thinks of these articles she has attached to her thought of them certain prices. Scrim curtains—to use an example actually quoted by the vice president of Macy's, New York, in discussing this subject—tempt her at 98c, but never at over a dollar or more. A rug at \$295 will sell very actively, but not at \$315. Some other article will sell more actively at \$7.75 than at \$6.50. Higher price may stimulate sales, as well as lower price. Retailers are full of examples such as

these, indicating that there exist price maximums in consumers' minds for certain articles, and when priced as little as ten cents above these maximums their interest in an article dies very quickly.

Retailers, of course, also recognize that income levels and budgets have a great deal to do with these fixed ideas of price in consumers' minds. Mrs. Consumer, in her task of stretching her dollar to fit family needs, has very naturally indeed created in her mind a spacing of the relative importance of various items at their average retail price. A higher price is at once passed up as entirely out of her range of possible purchase, no matter how seductive the talk about quality or style or "comparative" value. If one is puzzled by the greater response to a higher price, the explanation is probably that the lower price was at a border-line between the fixed ideas of price of *two* classes of consumers, and that the class it was intended for feared the goods was below its quality standard. Thus if the class that habitually pays about \$2.50 for men's shirts sees a price of \$1.69 for shirts of the \$2.50 level, it may react less eagerly than if the same shirts were priced at \$1.98, because it would fear that the shirts were not really of the grade it was accustomed to buying. On the other hand, the next lower level of consumers, accustomed to paying about \$1.75 for shirts would feel that \$1.69 was hardly an interesting reduction. The sale of shirts at \$1.69 would thus, somewhat mysteriously, "fall between two stools" and fail, whereas from a closer pricing analysis, the facts would be clear.

Such a theory is borne out, humorously, by the paragraph recently published in a sophisticated New York magazine, telling how two ambitious suburban society women found each other at the same bargain counter buying shirts at a bargain price of \$1.79 or thereabout. They looked daggers at each other, but neither dared tell on the other—for the obvious reason that men on their husbands' social level never let their shirt price standard go that low. If the wives had found each other buying standard Manhattan shirts at the standard price of \$2.50 there would have been no loss of dignity.

161. **Grouping All Consumers into Price Classes.**—Alert retailers, in their efforts to “price scientifically,” have seen that there are certain natural groups among consumers, each consumer in a particular group having about the same ideas of price maximums for certain goods, these ideas, of course, being closely related to their income. One large New York store has figured out the following three standard consumer and price levels, to cater to which all stocks and prices are adjusted:

<i>Income Level</i>	<i>Proportion of Population (in New York)</i>	<i>Proportion of Retail Volume</i>
1. Around \$1,750	33%	16%
2. Around \$3,750	61%	66%
3. Around \$9,700 and up	6%	18%

These “price level classifications” of consumers would apply to most other cities of 200,000 and over.

The theory is that never these three shall meet in any ideas of price. Mrs. Consumer in Class I would not dream of buying a dress at a price lower than \$9.95, let us say, or higher than a \$18.75, let us say; while Mrs. Consumer in Class II would not dream of buying a dress at a lower price than \$19.85, let us say, or higher than \$39.85, let us say. Mrs. Consumer in Class III would, of course, not dream of coming down to the levels of the others; although, as I have noted, there is an uncertainty and confusion at the prices where these classes meet. This is natural, because in America incomes are constantly altering, and millions of families are constantly passing from one class to another. Some of those who move from one class to another cling for a long time in their purchasing to the price maximums which they observed in the class below them, and add to the confusion. Thus we have the frequent instance of men who on becoming successful still continue to buy cheap neckties and shoes and other things, because their minds are pegged at fixed price levels for certain articles of merchandise, and often they find it difficult to break up their habits and adjust to their new status.

The serious claim is made by some that both manufacturers

and retailers would profit if they more "scientifically priced" their goods so as to draw the greatest possible buying response from Mrs. Consumer, by catering to the fixed ideas she is presumed to have about price. Thus, for instance, the claim is that if the manufacturer sets his price at \$12.00 for a certain article, he may be shutting himself out of 50% of possible business because Mrs. Consumer would respond far more eagerly to a price of \$9.85 let us say. Even if a manufacturer set his price at \$11.00 or \$10.50, the claim is that volume of sales could be doubled if set at a price of \$9.85.

162. Mrs. Consumer's Criticism of So-Called "Scientific Pricing."—Thus far I have presented other people's "scientific pricing" ideas, so far as developed. Now I will present my own comment. I believe that a great deal of the foregoing is exceedingly fallacious and lacking in insight; typical opportunistic retail ideas of merchandising. I am quite ready to agree that consumers fall into logical classes as regards their price ideas, and that they have fixed in their minds some price maximums and minimums, for some goods—since their income limitations demand it.

But these "scientific pricing" ideas, when you analyze them, are little else but up-to-date hocus-pocus for tricking Mrs. Consumer along the old bargain counter lines. It was many a long year ago that merchants discovered Mrs. Consumer's weakness for a 98 cent price as against a dollar; the old "odd-cent" device. This new analysis of pricing is only the same old stuff dolled up a little academically. Let us come out in the open and clearly state the underlying assumptions. The \$295 rug which sells ten times better than the same rug at \$315 depends for its lure on the subtle inference put into Mrs. Consumer's mind that rug is really worth about \$325 or \$350, and that, following the long-familiar generous scale of comparative price reductions, there is a "cut" in price of no less than \$25 or \$50. In other words *mark-down special sale pricing principles are being advocated for regular merchandise; the principles of jugglery and faking of values.*

The fatal flaw in all this is the assumption that Mrs. Consumer can be held in this naïve state of mind, played upon by

the Barnum tactics of old mark-down, odd-cent psychology. Is it not already proved that Mrs. Consumer is losing interest in the old mark-down comparative price methods; that she is today too sophisticated to believe it, and that she has a very low degree of confidence in retail advertising today? Is it not also true that she has given evidence of having far more confidence in the fixed price, dependable quality principles of manufacturers who do not use the odd-cent device or play upon her comparative price fixations?

Granted that pricing is a matter for careful thought, in which study of consumer psychology certainly should have a place, it seems to me very certain that Mrs. Consumer will not be buncoed and duped by any pricing policy which makes use of the old comparative price psychology, now out-moded and discredited. Its use in pricing regular merchandise, either by manufacturer or retailer, could only have the same ultimate result as has the use of the comparative price method—it will gradually undermine consumer confidence and be exposed to Mrs. Consumer for what it really is at bottom—misrepresentation, and abuse of confidence. If Mrs. Consumer believes the \$295 rug to be a very unusual value (because she is naïve enough to figure that it is a \$325 or \$350 value, when its fair price is \$310, or perhaps only \$275,) then it is clear that she is being tricked and taken advantage of. Thank goodness that Mrs. Consumer is opening her eyes to this old evil of comparative price and the subtle juggling with the odd cent and the odd dollar in pricing. She is beginning to understand that in almost every instance the odd cent and the odd dollar are placed there to create impressions that the goods belongs to another value level than the one it really belongs to. The \$97 fur coat is made to appear to belong to the \$150 level; the \$47.50 set of dishes is made to appear to belong to the \$60 level. In both cases the goods may actually belong to a *lower* level than the bargain price indicates.

To ask manufacturers to price their goods on the odd cent or odd dollar principle is unsound, because, it being standard, identifiable goods, we consumers become familiar with the intrinsic value of it, and the "bait" therefore fails to work.

The whole subject of "price maintenance" pops up here all over again; and it is precisely because we are familiar with the intrinsic uniform values in branded, advertised goods, and because the price manipulating retailer can only mark it *down* at his own loss to attract us, and not up, that he is antagonistic to it. He sees his opportunities for juggling with Mrs. Consumer's knowledge of values disappearing one by one.

For these reasons I am not at all impressed with most of the ideas of "scientific pricing" I have heard from retail executives. It is mainly a technique for trapping Mrs. Consumer that they talk about; but when they talk about developing, *educationally*, Mrs. Consumer from her too low ideas of price maximums, for some goods, then I am with them. It is the retailer's own fault that Mrs. Consumer has ideas of price maximums and minimums not in keeping with the quality she should buy, on her income level; there has been far too much "trading down" in past decades. We are in an era of "trading up"—but upward in quality—at-a-fair-price; not trick prices, that misrepresent quality.

163. Research Facts About Price.—The repressive effect of the semi-annual or special sale method on consumer buying is conclusively shown in a survey made by the Millis Advertising Agency, Indianapolis, among 48,000 women. To the question "why don't you buy furniture?" 20% of the women replied that they did not buy furniture when they needed it because they were "waiting for price cuts."

It seems to me that light on Mrs. Consumer's psychology regarding mark-downs is very particularly vital, because Harvard University figures have indicated that department stores which have the lowest percentage of mark-downs (3.8%) make the largest net profit; whereas the stores having the highest percentage of mark-downs (9%) have the lowest profit. Mrs. Consumer has been drilled for years by department stores to the goose-step of special sales and mark-downs. If at all possible she planned her buying of furniture in February or August, her linens at "January white sales," her furs in August, etc. She watched for season-end sales for apparel, to avoid what she perfectly understood to be

the high-mark-ups of the regular season. Women are always saying "if you wait until the end of the season you can buy *ever* so much cheaper." The psychological moment to buy is Mrs. Consumer's pet shopping trick, for certain goods, particularly apparel. Millions of Mrs. Consumers accept this, as they accept the weather or the traffic regulations. They hardly know—if they are in the middle and lower classes and watch their dollars—that any other system is possible.

Yet the paradox is there, plain to see. We do not wait for a particular season or a price cut to buy an electric refrigerator or vacuum cleaner or an automobile. These are large cost items, the kind of items which if generally distributed through the department stores would certainly be sold on a bargain counter plan, if the old-time retail merchandisers had their way. We are, as a matter of fact, much better satisfied to buy on the principle set by the electric refrigerator, vacuum cleaner or automobile manufacturer; the principle of a regular price, with no thought of cuts or "bargains," but with high grade, responsible service going with it, and the knowledge that a very small profit is being made, on a quantity selling plan of operation, and that the price will be made lower by the manufacturer when he can do so.

Why not sell all merchandise on this basis; on the fixed price basis of so many other manufacturers of branded goods? This is what occurs to an intelligent Mrs. Consumer, who never buys furniture, furs, clothes, etc. at the height of the season without a resentful feeling that she is being "stung"—that she is paying the absolute top mark-up, and that if she could only wait until the season is nearly over she could get the same article at a third less. If she thinks at all she resents the system. She has given abundant proof that she prefers the fixed price system, operated by a responsible manufacturer, because it also means a fixed value and fixed profit system, in season and out.

It is time to lay the ghost of the bargain-hunting passion of Mrs. Consumer. Retail men who speak frankly have been noting that Mrs. Consumer is today very canny and "choosy" in her response to bargain bids, and that while she is certainly

not averse to buying a real dollar's worth at fifty cents, she does positively not fall for "bargains" in the old-time mob fashion for the pure excitement of the "chase." Mrs. Consumer has other uses for her time than to take off time to go downtown; elbow through crowds and stand around waiting for half an hour to be served, in order to buy a dozen bath towels at a 35 cent saving; especially when the precious bargain, on close inspection, may be and often is no bargain at all.

As the furniture survey already alluded to shows, probably 20% of women are very "bargain sale conscious." I do not believe the proportion is greater, and it is declining, if anything, on the upper levels.





XXIV

The "Hand-to-Mouth House-keeper"

The business world has been full of talk for half a dozen years about the hand-to-mouth buying tendency among retailers and wholesalers. I find that relatively few business men understand that this condition arises fundamentally from a primary condition *among housewives*. They are the originators of the hand-to-mouth buying tendency, and retailers have in reality only followed their lead.

The basic economic principles of the thing are nevertheless the same for both housewife and the retailer or wholesaler. Both have distinctly gained by it, and have placed themselves on a sounder budgetary basis. In economic principle, the thing is simply pushing some of the risk of merchandise farther back along the line of distribution toward the producer; which seems to me entirely sound, since the greatest risk should naturally be borne by the strongest shoulders, and speculation as to either use or sale of goods should be indulged in to the smallest possible degree by either distributors or users of goods.

164. Mrs. Consumer Learns the Heavy Inventory Les-

son.—The American housewife lives daily at the very heart of consumption, and she is a practical master of its economics. As she has had, in America in recent decades, more and more education and liberty of action and thought, she has rearranged her domestic economy more and more radically, until she has even been accused of trying to “break up the home.” This she will never do, but she is modernizing it, quite as business men are modernizing their factories and offices. Business men know well the dangers of too heavy an inventory—and that, in her own practical way, is what Mrs. Consumer learned during the pressure of the high cost of living just before and during the war. What she learned then—often from severe practical necessity—she is retaining as a sound basic principle, namely, that she should buy for immediate need and no more, and definitely drop the old household policy of her mother or grandmother, inherited from pioneer or farm days, of making the home a provision storehouse.

This lavish, old-time quantity buying was necessary when storage space was generous, telephone ordering and rapid delivery systems unknown, roads bad and retailers few and far between. I recall relatives of mine living 25 years ago in a city of 100,000 population who made a practice of storing 20 bushels of potatoes each fall, with enough hams, sausage, sides of bacon, barrels of apples to provision a small garrison. A barrel of flour, bags of cereals, crocks of pickles, sauerkraut and salted meats—it was a generous hospitality! My grandmother’s cellar seems on recollection, with its rows of “jarred” Damson preserves, fruit butters, spiced mangoes, to have occupied the space of the storehouse of any modern chain grocery.

But the housewife has gradually evolved away from this psychology in two separate and distinct directions: (1) she now buys more and more articles formerly manufactured in the home, as for instance the striking case of bread now bought where formerly home-baked; (2) and she is buying in units of smaller quantity. The first trend (notably in canned soups, beans; relishes, and baked goods) has been very obvious for years. But the second has been recognized only belatedly.

Even now the trade and the manufacturer are not fully aware that they have a new type of consumer—a distinct “hand-to-mouth housekeeper,” whose needs they must study, anticipate and satisfy.

165. Why the Consumer Now Buys Hand-to-Mouth.—

Let us look at her a moment. Why or how has she come to be created? The factors accounting for this change go very deep into the social, economic and psychological life of the American woman and her home:

- (1) The growing smaller of the family.
- (2) The trend toward city and apartment living with compressed space and smaller storage facilities.
- (3) The going into business of 11,000,000 women.
- (4) The consumer's reduced consumption of food.
- (5) The greater diversification of diet.
- (6) The development of new cooking fuels and cooking appliances, many of them small and often with lessened roasting and baking facilities.
- (7) The development of the package and canned food industry.
- (8) The greater number and wider distribution of food retailers, with corresponding improved telephone and delivery systems.
- (9) The spread of education as to wholesome feeding vs. laborious cooking.
- (10) The intense desire for more leisure and wider interests by women; the servant problem; the influence of country club entertainment habits; the decline of complete concentration of feminine energies on the home; the decline of cooking as a means of “conspicuous consumption.”

Now this increasing army of consumers, forced to lead a compressed existence, may be apartment dwellers, married couples, the business woman, housewife, or the woman living with one or more office workers, students or teachers. For reasons of economy this hand-to-mouth housekeeper wishes to eat the majority of meals at home if she can do so with little cooking effort, no bothersome waste and no left-overs, since both her storage and even her garbage-parking space are exceedingly limited.

She differs from the average housewife in not being at home for meals at noon. In the usual household, the mid-day meal is a “pick-up,” a meal which the housewife delights to camouflage with her left-overs by every possible sauce and seasoning. But being away at business, eating near her place

of work instead of at home,—this new group of hand-to-mouths takes as its motto: “Not a scrap left-over!” This simple factor makes a vast deal of a difference; the “hand-to-mouth housekeeper” wants to buy cans and packages and even fresh meats and vegetables all in sizes, weights and cuts adapted to her particular compressed needs.

166. Manufacturers Negligent of Adjusting to New Needs.—Is the manufacturer realizing her wants and filling them? I doubt it. The usual-sized packaged foods are still put out, and the vast majority of cans manufactured to serve the typical “standard family.” But this new type of housekeeper wants foods packed to suit her smaller requirements; packages which take account of her shelves and refrigerator, too small for left-overs. She wants nothing she cannot use up at one meal; and since she prefers a diversified diet and thus rejects the same food twice running, even under the cleverest of *au gratin* disguises, she must have variety.

167. What Housewives Desire.—Some of the tradition-breaking things I believe this new type of housekeeper would like to find are:

- (1) Packaged Butter sufficient for just about one, or two meals—yes, an eighth of a pound!
- (2) A small 5-cent loaf of bread, good for one or two meals, instead of an 8 to 12 cent loaf serving three or more meals.
- (3) A special “toast loaf,” cube shape, with just enough slices to make toast for two meals.
- (4) “Coffee-balls”—coffee in soluble form, permitting it to be made as readily as tea with tea-balls.
- (5) Meats and cuts prepared and trimmed especially for small time kitchenette cookery; and both meat and fish cold-packed or frozen in the new manner recently perfected.

Not everyone may grasp that our modern kitchenette cookery differs radically from large kitchen cookery, just as this latter differs from still more primitive wholesale food preparation or institutional cooking. In many apartments, flats or small dwellings, the kitchen may afford no regulation stove; the small narrow “hot-plate” whether gas or electrical, may have no oven. Clever women have enlarged the scope of the small kitchens with electrical cooking appliances, and

with pressure and compartment waterless cookers. Alterations in the fundamental cooking appliance results, inevitably, in changes in the kind of meats and other food products demanded, especially as to size or quantity. The hand-to-mouth housekeeper, for example, has neither time nor cooking space for a 7-lb. leg of lamb or pot-roast, or a 9-lb. fresh ham. What she can and will cook is a little roast made from 2 lbs. of Delmonico porterhouse, or loin chops cut in one piece, or a 2-lb. slice of ham cut 1½ inches thick or kidneys, liver, or sweetbreads. Not for her is the impressive turkey, the steaming pudding, or the regal crown roast of lamb!

168. Hand-to-Mouth Buyers and Luxury Foods.—It is again perhaps the hand-to-mouth housekeeper who is having an indirect influence on the increasing demand for luxury foods. The smaller the family the more luxurious it can afford to be! That is, many foods and many dishes too costly or too elaborate for the large family with children and servants, are not expensive when “dolled up” just for two or three. A *flet mignon*, or mushrooms on toast for two is a modest outlay; for six or eight it becomes an extravagance. Dainty asparagus tips and fancy relishes are frequently possible to the small group, where they add unjustifiably to the budget of the typical family. And still again, on this point of sizes,—just as the trend is ever smaller and smaller in meats (from the mediæval whole ox, to the modern individual chop) so the hand-to-mouth housekeeper is calling for smaller vegetable and fruits, whether fresh or prepared. Does she cook cabbage? Not often,—but she will buy a box of brussels sprouts, which are miniature cabbages. Does she want to cook yellow turnips? No, their size, cooking time and unwieldy preparation are against them. She buys, instead, tomatoes for a salad or opens a can of peas. These considerations should be carefully considered by the new Farm Board, when the question of selling more farm produce at a higher price is analyzed. Farm produce packaging will figure very largely in its plans, if wise.

Whenever either metered gas or electricity are used over old-time unmeasured coal, the hand-to-mouth housekeeper will choose those foods which are built in smaller mould, and which

take least fuel and cooking time. For "cheaper" cuts and "common" vegetables requiring long cooking may in the end, prove more "dear" than prime products cooked quickly.

169. **Some Typical Hand-to-Mouth Menus.**—Perhaps, to make this matter of the hand-to-mouth housekeeper more concrete, it will be well to see what she cooks:

Typical "Hand-to-Mouth" Housekeeping Menus
Menu A

Chicken Broth (R and R)
Creamed Mushrooms on Toast (Canned Green Hill Mushrooms, Borden's Evaporated Milk)
Peas (Canner S and W)
Lettuce and Tomato (Easton's Mayonnaise)
Peaches (Canned Del Monte)
Cake (Bakery "Cox Cake")
Coffee (Maxwell House)

(This meal, when prepared for two, averages 45c per person, and requires but 30 minutes to prepare.)

Menu B

Cream of Tomato Soup (Heinz)
Creamed Chicken (R and R) in Bakery patties, or
Creamed Asparagus on Toast (Del Monte buffet size)
Cheese (Individual or packaged)
Jam or Jelly
Coffee

(This meal, when prepared for two, averages less than 35c per person and requires about 20 minutes to prepare.)





XXV

Obsolescence, Style and the American Consumer

"Father, *do* buy yourself a new pair of shoes," says daughter, sitting in the runabout in which she has brought her commuter parent to the suburban station.

"New shoes?" replies her father, a little blankly, looking down at his excessively honest leather brogans, not at all shabby. He is a man who could buy a whole shoe factory full of shoes, but he has been wearing these shoes, intermittently, for almost a year. Patronizing a good shoe retailer, he buys shoes of the best leather, and they take a long time to wear out.

"Why, certainly new shoes, father," says the flapper sweetly, "you just keep on wearing these old ones because they're comfortable,—now, don't you?—whether or not they're fresh-looking, with good lines and style? Imagine mother or me doing such a thing—with shoes or anything else!"

170. Woman's Love of Change.—This little incident illustrates two very important things with great clarity. First, the very real difference between men and women in purchasing habits and consumption of goods. Women are far heavier

consumers of personal goods than men, utilizing the principle of obsolescence far more frequently and naturally. Second, the greater love of change in women.

We are only beginning to see that there is tremendous significance in all this; and that America's triumphs and rapidity of progress are based on *progressive obsolescence*. We have not been aware of it, either as consumers or producers, but we have an attitude that is quite different from the rest of the world, and of late years we have been speeding it up. It appears to be a part of our new economic principle, the expansible wage fund, and its result, our increased income. It is the ambition of almost every American to practice progressive obsolescence as a ladder by which to climb to greater human satisfactions through the purchase of more of the fascinating and thrilling range of goods and services being offered today. We obtain a sense of speed and progress and increased fulness of life as a result.

171. A Definition of "Progressive Obsolescence."—What is "progressive obsolescence?" It is a somewhat pompous phrase, let us take it apart. These are its characteristics:

(1) A state of mind which is highly suggestible and open; eager and willing to take hold of anything new either in the shape of a new invention or new designs or styles or ways of living.

(2) A readiness to "scrap" or lay aside an article *before its natural life of usefulness is completed*, in order to make way for the newer and better thing.

(3) A willingness to apply a very large share of one's income, even if it pinches savings, to the acquisition of the new goods or services or way of living.

For years we have had a bit of an inferiority complex about these attitudes; hearing from foreign critics and others accusations of "materialism," "unstable character," "keeping up with the Jones'," etc., until we felt a sense of "sin," or waste or folly in our natural reaction in favor of the characteristics I have detailed. In other words, we have for years believed that what is now called the practice of "progressive obsolescence" was just one of our low-down, restless, common-clay

American traits that we really should suppress. "Superior" persons such as Katharine Fullerton Gerould and others, have written articles in superior magazines telling us common Mrs. Consumers that the truly cultured, aristocratic way was to live in a home filled with antique furniture and art objects, treasuring the old, living on tradition and cultivating a beautiful snobbery of family origin and old-world culture, disdaining the new as a plebeian horror and maintaining ourselves distinctly aloof from the hurly-burly of the modern, "mechanistic" world.

172. The Old Antique-Worshipping Standards.—It is astonishing how many, especially we women, have kneeled down before and nourished this tradition, until recent decades. The universities have fostered the old-world culture in the aristocratic tradition; and American "society" for a century has been modeling itself on European lines, on the "exclusive" ancestor-worship principle which has kept us, psychologically, a colony of Europe 150 years after the Revolution. The old square-toed bankers living in old homes filled with European antiques and art treasures, and driving foreign automobiles, have formed our ideas of the manner in which people with money should live. We have made "new-rich" a by-word of ridicule, as though the only people worth while were those who inherit their money and have a family tree and a home furnished with antiques; whose purchases have, as a matter of fact, turned very few American factory wheels or added very few pennies to the prosperity of the American masses.

This aristocratic tradition, on which the old world is built, dies hard. It lingered in our political system until Andrew Jackson, and it has lingered in our social system until the new age of high wages and mass production and the revelations of the war. In Europe the aristocrat has always been distinguished by his titles. In American Colonial days titles were not to be had, and the aristocrat was marked off from the common folk by the amount of the land, slaves and property he possessed. These, too, had to pass away. In the recent century he sought his distinction from the culture and antiques he possessed, and the exclusiveness of his society.

Then the culture advantage also was taken from him by greatly increased popular education; and in the last 20 years even his social exclusiveness has been removed. There was left then only his "antiques"; and it is therefore small wonder that in the past 15 years this last remaining means of providing the feverishly sought "atmosphere" and "background" and special distinction has been ridiculously over-emphasized. We have the humiliating spectacle of rich Americans constantly being hoodwinked with fake "masters" of art. We have a combing of old garrets to find antique furniture, and consequently a great deal of faking and cunning imitation. We have carloads of machine-made replicas of all period furnitures *ad nauseam*, until a Bronx or a Podunk, Michigan, apartment house, so new that there are still mortar spots in the hallways, boasts of being a dim-lit replica of an ancient Tudor palace. No shoeshine parlor king, yesterday but a peasant in Europe's fields, who cannot boast a period home furnished in wood rubbed carefully with a chemical finish that "fakes" the ancient look of a baronial estate. "Period" atmosphere, I assert, has been turned into a common farce.

I call this the hypocrisy of inferiority and imitation, and a misfit individuality. The remedy is the "modernistic trend," and resistance (which American people are now showing) against the effort to hold them to the conventionalized period styles. If the interior decorators and the standardized furniture makers had been allowed their way, America, in another twenty years would have been a vast pasteboard imitation of all the antiques of Europe, a bedlam of styles and periods, hopelessly mixed, entirely impractical and not expressing the personality or manners of this modern present period.

But Mrs. Consumer has called a halt. Our America is to be something better than a shoddy Europe. It has not been mere curiosity that has led millions of women to thrill over the new modernistic art. Something inside of them, even though they were perplexed, told them that the modernistic art fits America far more than it fits Europe, where it had its

slender beginnings. It expresses the American idea and spirit as no Louis XIV style can ever hope to do. And it appeals to Mrs. Consumer's practical spirit, for it is as much utilitarian as it is decorative. It represents also the real change which, somehow, we have felt was impending, like the change from child to adult. Who can really feel adult living in imitation of something quite alien? The immense popularity of the "modernistic" conception of decoration and line in America is very meaningful; it is evidence of the fact that the principle of progressive obsolescence is in full stride. We have already taken the modernistic trend out of the hands of Europeans and adapted and improved it and are making it our own in a quite radical manner. We are *co-creators* of it, not imitators.

173. Contrasting the European and American Modes of Buying.—Frankly the outlook on life in America must now really represent a parting of the ways with Europe (unless Europe wishes to accept our own leadership, of which there are not a few signs). The progressive obsolescence principle is the very knife-blade which is carving this cleavage, and it is the most thoroughly outstanding difference between us. In Europe people buy shoes, clothes, motor cars, etc., *to last just as long as possible*. That is their idea of buying wisely. You buy once and of very substantial, everlasting materials and you never buy again if you can help it. It is not uncommon for English women of certain circles to wear on all formal occasions, the same evening gown for five or ten years. To us this is unheard of and preposterous.

An Englishman buys tweed that wears like iron, or a hat or shoes, and wears them until they begin to break. This too, is very novel and unusual with us. The Englishman lives in the same house not only for his own lifetime but for many generations. The English manufacturer doesn't even like to buy new labor-saving machinery when invented, until the old machinery wears out. Thus John Bull has neatly cheated himself out of many of his old positions of leadership, but he still stubbornly clings to the notion. There is in him and Mrs. John Bull a *dislike* of the new, as contrasted to our

positive *love* of the new. Even her poverty-stricken miners resist all urging to change to an occupation that will provide better for their families.

You can't have the consumers of a country apply such attitudes to their daily lives without very severely restricting their rate of progress, and, of course, this is precisely what Europe has done. Nor can you apply the *opposite*, as America has done, without greatly *speeding up* progress—and this is precisely what we have done. *We have subscribed wholeheartedly to the revolutionizing consumer idea that goods should not be consumed up to the last ounce of their usability; but that in an industrial era Mrs. Consumer is happiest and best served if she consumes goods at the same approximate rate of change and improvement that science and art and machinery can make possible.* It resolves itself into the simplest and most common-sense kind of an equation: if designers and weavers and inventors of rapid machinery make it possible to choose a new pattern of necktie or dress every few weeks, and there is human pleasure in wearing them, why be an old frump and cling to an old necktie or old dress until it wears through? To cling to the old one will discourage designers from designing new ones, discourage inventors from making fast machinery, and discourage business men from offering new things. There is nothing civilized or cultured in this. An even more powerful reason exists for buying plenty of new goods before the old wears out. It increases the general income, whereas clinging to the old goods *decreases* it. We have more because we spend more—this is our American paradox.

174. **The New Obsolescence Psychology of Consumption.**—Mrs. Consumer has sensed all this, like the young girl mentioned who talked to her father about his shoes. She is long-experienced in this method, so far as clothes are concerned; now she is only learning to apply it to the whole gamut of family merchandise. The same thrill that women have always had over new clothes, women are now also obtaining over replacements, changes, reconstructions, new colors and forms in *all* types of merchandise. She dares build

an entirely new kind of house, putting her say-so into the smallest architectural detail. She dares become bold with color, where before she suppressed herself. She dares sell her old household goods and decorates her rooms with complete freshness. She dares apply modern principles of science and labor-saving to her age-old tasks, which have known little improvement in twenty centuries and evolves an efficient kitchen to amaze the housewives of foreign lands. In fact she is often far too daring for the pace of her husband, who is usually more conservative! Mrs. Consumer has billions to spend—the greatest surplus money value ever given to woman to spend in all history. She is having a gorgeous time spending it—and American industry, science, art, literature, invention is having the peak of its development catering to her quick appreciation, which does not hesitate to throw out of her house much that is still useful, even half-new, in order to make room for the newest “best.” This is progressive obsolescence in action.

175. Critics of Obsolescence.—It is surprising, however, how many people who should know better theoretically denounce this. They are still suffering from the inferiority sense and from European cultural domination. They still argue for the expensive automobile that will not wear out; the suit of clothes that will wear five years, the “antique” instead of the modern art, the refusal to buy modern appliances, the contentment with very, very few things. They don’t say so outright, but they infer that thereby they achieve the class superiority they crave.

But in a downright argument, I have never been able to find anyone to tell me how I am violating any standard of culture if I should want a completely new set of furniture every five or ten years, or a new model of automobile every year or so. Why not, in fact, build a new house every few years, if we have ideas and impulses toward it? Why not, indeed? Our surroundings react on us, and it is beneficial to health, temper and productivity to make changes, to adopt new inventions and delights. What good principle is there to hold us down to using a lot of old stuff, or old designs or old ideas, or the efficiency standards of yesterday? Isn’t the world too full of

a lot of old rabbit warrens for dwellings? Isn't American architecture—the skyscraper, erected after tearing down comparatively new buildings—our one authentic American bid for artistic achievement? If the ordinary American has been able not only to buy a car, but to trade it in and get a new car every year or two, and yet, in doing so, contribute greatly to American prosperity, why isn't the principle as wide as all industry, and why isn't a broad application of the “progressive obsolescence” principle just precisely the best thing for all of us, either as consumers or producers?

It is sheer hypocrisy, to deny that the makers of merchandise today are thrillingly enlarging the enjoyment of life, the efficiency of life and even the meaning of life. For years the very large portion of the consumer's dollar taken by clothing, millinery and style goods industries was due to the naïve acquiescence and inactivity of other industries. Mrs. Consumer wore a new hat or dress very frequently, but had on her floors the same rugs bought when she was married. Women in past decades really spent an ungodly proportion of their budget on clothes. Remember Mrs. Lincoln's fourteen petticoats, worn under one dress! Where, Oh, where are petticoats today? Men, too, spent a far greater proportion of their earnings on clothing, jewelry, watches, etc., twenty-five years ago than today, when the competing industries are alive and active, and when Mrs. Consumer is awake to other interests and attractive purchases which have widened her horizon. The automobile, the radio and electrical appliances have been the spearhead of the new drive, and more and more the clothing interests have become aware that their old-time stranglehold on the consumer's dollar cannot be continued—that is why we are now having a textile depression. We are no longer clothes-obsessed, even though we are better dressed than ever. Our interest is spread over a far greater range of interests now—which means a far greater range of purchases.

176. How Progressive Obsolescence Works.—Mrs. Consumer no longer takes pride in the great square ebony piano of excellent tone her mother handed down to her, but on the contrary unsentimentally considers it a horror, and has per-

haps bought *several* pianos of different shapes and woods in recent years—also several phonographs, radios, vacuum cleaners, washing machines, sewing machines, sets of furniture, china and rugs; trading in her “obsolescent” models (each good for years more of use) in part payment for the new. Indeed, the Consumer-Jones have, in a dozen years, built three homes, but moved out of and sold two of them because they seemed obsolescent to this family so rapidly moving up on the social scale. A new car every year, sometimes two, is a foregone conclusion.

The Consumer-Jones’ radio-buying history is a particularly classic instance of the working of the new principle. Jones started by buying a crystal set seven or eight years ago, and then, as often as twice a year for five years buying a new set, as new improvements developed, working up from a three tube to a nine tube set. The significant thing to note is that thus far the family kept pace exclusively *with technical, scientific advance*, by means of working the progressive obsolescence principle of purchase. Then a second phase of it began—a practical or coördinative phase. Purchases for the next year or two of new radio sets were combinations with phonographs or desks. Finally a *third* phase arrived—purchase for purely *aesthetic* reasons. Radio sets fitting the particular scheme of furnishings were then bought; and this is the principle operative now, the logical last phase of the obsolescence cycle.

Here we see “progressive obsolescence” in some of its typical extreme manifestations on certain well-to-do levels of American life. In lesser degree but on precisely the same principle this occurs on successively lower levels of American life until we reach “hard-pan,” or those approximately 93 millions who are too close to necessity to dispose of their purchases much before the last usage is out of them. But even these folk, down to the farm laborer or the “hobo,” are linked up with the developing progressive obsolescence system, for they now buy second-hand automobiles, radio sets, etc., which are in their fourth or fifth and probably final stages of obsolescence. Remember, the average length of life of a car is $6\frac{3}{4}$ years—but rarely for the first owner! The unique and ar-

resting point is that under any but a progressive obsolescence régime, *these lower level folk would never be able to have an automobile at all.* It has recently been calculated that if all automobile users used their cars to the end of their usefulness, there could be only 12 million cars registered instead of over twice as many. This would mean higher prices for cars and cut the total registrations still further. And now the same thing is occurring in regard to vacuum cleaners, washing machines, motor boats, furniture, rugs, typewriters and other articles, using the polite word "rebuilt" instead of the more expressive vernacular "hand-me-down." Progressive obsolescence, of one type, appears actually to be an American version of the famous Paris "flea market" for second-hand goods, and as a result "trade-ins" are today a major problem in industry. Acceleration of the rate of obsolescence practiced by the American well-to-do appears to spell accelerated opportunity for increased standards of living for the poorer classes; this is the central economic factor to be noted. There appears in the purchases of the greatly enlarged class of American people with some surplus, a new element, known before on any broad scale only to the very wealthy,—the element of indulgence, luxury, fancy, excess and pleasure, in addition to plain necessity.

177. **Checking Too Rapid Obsolescence.**—Women have already ably appraised the principle of progressive obsolescence. They have checked its abuse and too hectic application, which is as bad as failure to apply it at all. Style changes at one time were made but twice annually, but rapidity of communication has enabled too eager stylists to initiate changes with kaleidoscopic speed half a dozen times a year, until American women themselves have balked and indicated the precise obsolescence pace they prefer. They will not be rushed off their feet. In fact, on some goods,—paradoxically on millinery, the article the joke books have always held to be the quintessence of perfervid obsolescence—they have elected to slow it up, finding felt hats more satisfactory than the succession of giddy confections in past decades so rapidly urged upon them. It has long been axiomatic among women that in

feminine photographs hats "date" them as does nothing else,—but not since the vogue of felt.

The point to mark is that women exercise an increasing degree of control over obsolescence, and with an increasing sense of intelligence and direction, too, as the evolution of women's clothes in recent decades clearly shows. This control they will undoubtedly exercise over the coming general application of progressive obsolescence, demanding that it really be "*progressive*" in more than one sense. Not just "different" merchandise for the purely neurotic sake of senseless change, but different merchandise for the sake of increased knowledge of taste, color, line, efficiency, better workmanship, health, hygiene and fitness. Thus is answered the criticism of those who deprecate rapid change and obsolescence, and who believe it can mean only shoddy standards of quality and usefulness.





XXVI

Mrs. Consumer and the Mass Production-Low-Price Equation

As I have said elsewhere, the American consumer is unconscious rather than conscious in her reactions to those who sell to her. She is the Sphinx, the Mona Lisa in the merchandising world, and fortunes are spent trying to guess her moods and desires. She has few to speak for her, and even they dare not be too cocksure, especially in a matter of deeplying economic importance.

178. Low Price as a Reward for Brand Loyalty.—Mrs. Consumer wants to see lower prices for what she buys, as a reward for concentrating her purchases in standardized mass fashion. I say so as an interpreter of her feeling and general attitude, discerned through many and varied contacts. Women are on the scent of ever-increasing personal, cultural and luxury values—to such an extent that Virgil Jordan, chief economist of the National Industrial Conference Board, has made the flat assertion that the industries devoted to necessities are languishing while the luxury industries are booming. It is true: women have never been so determined to have luxuries and comforts in plenty as today; and they

secure them if necessary through readjustments of their budgets and economy with the so-called necessities. They want lower prices both on luxuries and necessities, and they want in this way to perform the old miracle for which women are famous; making a dollar go a very, very long way. At one time they did so by using left-overs, making chairs out of sugar barrels, baking their own bread, making their own soap from kitchen fats, sewing their own clothing, etc. Thus were accomplished the wonders of our grandmothers who raised a family of six on a few hundred dollars a year. Mrs. Consumer today wants to perform the same kind of miracle, but with the aid of her co-partners, the manufacturer, the inventor, the machine and electricity through scientific management and specialization. She wants industry to take over the household tasks, standardize them and produce them on a large scale and offer a unit to her both better and cheaper than she can produce it. To the manufacturers doing this well she gives brand loyalty.

If anyone thinks women don't or can't reason along these lines, he has something to learn about women. They have already thought the thing out, for instance, regarding soup and bread and soap and clothes—certainly four extremely basic household commodities. In each case it was common one or two generations ago for women to make these things themselves—especially soup. But soup is an article of food which is most time and fuel consuming to make and yet very important in the diet. Many millions of women still make it themselves. But Campbell's has been granted virtually a monopoly on mass soup-making, and eight or ten millions of cans a day are bought by women who see the folly of making soup as often as they'd like to eat it. The Franco-American Soup Co. made even better soup than Campbell's, but it asked too high a price, thus losing the consumer's favor, and was finally merged. Women, by heavy patronage, have silently but effectively encouraged Campbell's to be their soup man. They discouraged Franco-American and encouraged Campbell. He has done a very good job—but don't for a moment credit Mrs. Consumer with not understanding what she is doing.

If Campbell is wise, and manufacturing economy through still greater volume will permit it, he will in due time make a still lower price.

179. Examples of Price Lowering.—The Campbell and Ford examples have of course ever been before Mrs. Consumer, and she definitely looks for other manufacturers to follow suit, as many have—Jello, for instance. A further case in point is silk hosiery, which women have now almost universally adopted. They wanted it so badly that for years they paid out for it a most inordinate proportion of their budget—something like \$100 a year. Many working girls earning \$20 a week were paying \$2 a week for stockings—a third or more of their clothes budget. Though they appointed no committees and held no protest meetings on the subject, they were exerting pressure in their own way toward lower price, by giving the concern that sold good stockings at even a very slight differential in price a very decided token of appreciation. Women were also buying many “seconds,” irregulars, sub-standards, etc., out of sheer necessity. Then in January, 1929, the break came, and considerably lower prices were set up by Kayser and other leaders; retail prices going down from \$1.95 to \$1.65. The mass-production-low-price principle was at work and will continue at work in this field as in many others.

The electric washing machine and the electric refrigerator are additional significant instances. The washing machine, the most outstanding of labor-savers, has made far slower progress than one would suppose in a prosperous country. Only 13% to 15% of families have an electric washing machine. The reason is obvious—an electric washing machine has been relatively too costly to be anything like universal. Only in the last few years has the modern mass-production-reduced-price principle been applied, and a low price provided—with immediate response. Again, the electric refrigerator people in 1925 or 1926 were roseate with dreams of sweeping the country—with a machine selling at \$300 and upward! I plainly told manufacturers then that they were deluding themselves. A very hard struggle to stay alive ensued. The

Frigidaire, applying vigorously the lower price principle, has left them all behind in volume, by reason of progressive price reduction, *a la* Ford.

180. Enrichment of Consumer Dollar.—One of the greatest anomalies in American life today is the possession of cars enough to make it one for every family—yet the economists tell us that there are 93 million people who have only an average of \$117 left after paying for the common decencies of the American standard of living! This paradox, it seems to me, has never been digested by American business men. They have scarcely appreciated that the lower-price mass-production principle has made the values an automobile can give, *a relatively greater return in value per dollar expended than anything ever offered the American consumer before.* This is not only true because my 1914 automobile dollar buys \$1.13 worth today, whereas my 1914 cost of living dollar buys only 62 cents worth today: it is true because of improvements, road-building and general satisfactions developed by the automobile even before 1914, which makes an automobile dollar so rich with value today. *It is this enrichment of the value of the consumer dollar which I believe is of great importance for all manufacturers to study.*

Mrs. Consumer wants more things than she has the money to pay for, even with the limited and temporary aid of the instalment plan. It is a perfectly feasible operation to supply her with such goods at a gradually declining price—or similarly, a gradually increasing value for the same price—if the proper concentration of manufacture is made and the right pricing and sales policy adopted.

Mrs. Consumer knows it can be done, and she expects business to proceed with the principle or lose her good will. She is in a permanent state of price-lowering expectation. She once had this attitude solely for necessities, desiring to pay as little as possible for them in order that she could buy more luxuries; but now there is such a wide range of comforts and luxuries, (many of which have so rapidly been transformed into necessities) that she is in a state of mind to debunk all inflated values. This is the reason why there was

unusual response to Stuart Chase's book "Your Money's Worth." Part of it I frankly consider silly, as I explain elsewhere, but we *do* want an increased value for our money. A significant instance is perfume. To woman's practical mind it became evident (as it has been to Parisian women this many a day) how foolish it is to repeatedly pay very fancy prices for their bottles in perfume buying. Why not have one bottle and refill it from bulk purchase of your favorite brand of perfume? So women are now (in New York at least) buying more and more *bulk perfume*. This development may seem opposed to what I have said in another chapter about hand-to-mouth buying. But the case of perfume is obviously different; for she is simply deciding not to pay \$1.00 for the bottle whenever she buys \$2.00 worth of perfume. She doesn't need a collection of bottles; she needs only perfume. This is an example of her whittling process—a cutting away of foolish buying, a reduction of her expenditures—*but a widening of the range of her expenditures*. Women today buy 5,000 items where a century ago they bought only 100. They paid a far larger percentage of their budget in those days for one product, and so could only buy a few things.

181. **Maintaining the Prosperity Pace.**—Thus is our consumer pressure for lower prices evidencing itself, and our whole industrial life and prosperity has been on a far better basis since business leaders have recognized that we were right in exerting this pressure. To be able to buy more goods we have only two methods—(1) to buy at lower prices, or (2) to secure a larger income. The two work hand-in-hand, and if industry will only continue increasingly to play the modern game of mass production, specialization, high wage and low price, we all will be increasingly "sitting pretty."

The Postum Company is popular with women because it recognizes this principle very definitely. When it purchased Jello (a wide household favorite) it cut the price from 12 cents to 10 cents. What was Mrs. Consumer's reply? A 30% immediate increase in the volume of sales. The International Shoe Company, within the space of three months in

1928-1929, made two price cuts in shoes; one cut of 5 to 25 cents a pair, and another of 5 to 15 cents.

In the sale of electricity to the housewife we also have a situation which illustrates what still needs to be done. The public utilities have been slower to grasp the new principle. There should be more electric range cookery, and would be if the rate were lower. It is lack of foresight not to reduce the cooking rate. Women have not been very friendly with the public utilities because they know that the lower price principle has not whole-heartedly been applied. See what happens when it is applied. The Nebraska Power Co., very unpopular for years, secured a new president who set out to win householders as friends. Early in 1929 he made a new cut establishing power rates for cooking at only 3¾ cents. Consumption of electricity in that locality has doubled in less than nine years. Housewives are constantly visiting the plant and its model kitchen, and a good will spirit prevails. Like a dog, a householder has an instinct for knowing who are her friends, and one sure test is that of mass production price decrease. Many an intelligent woman is asking, "Why are not more washing machine manufacturers, kitchen cabinet manufacturers, food manufacturers, etc., doing for me what Campbell's Soup is doing for me, and what Ford and General Motors have been doing for my husband?" They insist on a reply.

182. The Lesson of the Textile Industries.—In the textile field we have seen some rather startling developments along these lines. Women have always, in season, paid outrageous prices for clothes, but in the last twenty years have become aware of it and in their own way groped for relief. They tossed off petticoats and corsets, simplified their garments and shortened their skirts, all in an unconscious groping both for better line and less expense. They put sharp brakes on the hectic spinning of the wheel of fashion and veered more definitely toward the standardization principle toward which men's clothing long ago turned. For instance,—hats. Men's hats have long been produced on a standardized basis, while

women's hats were made from every kind of fabric, felt or feathers. But for the last four years women have turned largely to felt hats and stuck to them, despite the desperate moanings of the millinery trade. You can't charge very fancy prices for a simple felt hat, so women's millinery expenditures, once the butt of the joke sheets, have markedly declined. Mass production has helped.

As for dresses, here again American mass production has now found a new and immense field of activity, with the same result, that of cutting down by one half or more the amount a woman now spends for a dress. It was only a comparatively few years ago that women of a certain class paid an average of \$50.00 per dress. Today that same class pays only \$25.00. Another lower class that paid \$25.00 now pays only \$12.75. The great fashion mill, ostensibly at Paris, produces "models" which are promptly bought by American firms and put into mass production, just like men's ready-made suits, with the result that American women wear fashionable clothes at an astonishingly low price per unit. They may spend as much or more than formerly for clothes, but they *own and wear more dresses*. This situation has virtually compelled even the very fashionable New York department store to introduce "moderate-priced" "inexpensive" dress sections and sell dresses at prices which once it would have utterly and completely disdained as belonging to "Fourteenth Street." The reason obviously is that with our modern mass methods there is no reason why women shouldn't buy lovely dresses at low standard prices. And this despite the seeming antagonism between style change and mass production, which two factors call for expert compromise.

The shoe chains have brought about something of the same revolution in shoe buying, and the garment chain stores have in fact brought about a counterpart of the men's hat, clothing and shoe chains, selling low price standardized goods.

The vitality of the low price consideration—right at the time when, admittedly, Mrs. Consumer is encouraging "trading up" and buying more luxuries, more style and quality—is shown by the big stores which are featuring the low price level.

Macy's, with its slogan "it is smart to be thrifty" and its boast of lowest prices, has prospered mightily; and now two other New York stores are challenging the reputation for lowest price. Hearn's, New York, now guarantees its prices on coats and suits of a certain price range to be lowest in New York, and Bedell's new basement store promises "the lowest price at all times on coats, dresses, hats and shoes"—the very items on which, as I have mentioned, the mass production principle has now become decidedly operative in the women's clothing field.

183. "Trading Up" and Low Price.—The retailers have been puzzled at the apparent conflicting tendencies Mrs. Consumer has shown, the tendency toward higher quality and more style, on the one hand, and lower price on the other. But as Mrs. Consumer well knows the two things are *not* in conflict; nor more inconsistent than her visit on Fifth Avenue to a Woolworth 5c and 10c Store at 2 o'clock, and at 2:30 a visit to the exclusive specialty shop close by. Mrs. Consumer wants dollar miracles—*more quality and style at lower price*. Say we are asking too much, and you contradict the industrial genius of the times. We have faith in our business leaders—they have shown that they can give us what we want. Every American man knows that American women have never been modest in their demand from them—it is written in human psychology that the more things that women want, the more stimulus there is to industry. If we should stop asking and demanding, the wheels of business would stop turning. There will never be a limit to our asking, and it is a very ill-educated economist or business man who would expect us to be satisfied with what we have. As Charles Kettering, famous research man for the General Motors Corporation says, "it is our business to make people dissatisfied with what they have." *There* is the man who knows Mrs. Consumer and her psychology and its relation to industry. Therefore do not tell me that we make business conditions too hard by our demand for higher quality and lower price, and cry out "impossible!" Mrs. Consumer is collectively frankly ruthless! She knows that if it is impossible for you, it won't be impossible

for somebody else cleverer than you. She is the real top-executive of business, and she will fire you and hire somebody who can give her what she wants. She dares you to refuse her. Go out and organize business in a manner that will enable you to offer her what she wants, and that will be your real *brevet* as an industrial Napoleon.

184. The Lesson of the Buyer's Strike.—I want particularly to drive home the terrific power of the consumer when she moves in unison. Business men are rather likely to forget it and picture Mrs. Consumer as rather docile and stupid. But just as a mob has an ominous power, so Mrs. Consumer in the mass has an ominous, ruthless power. This was illustrated with far-reaching force during the war inflation period, and to some extent before, by the great so-called *buyer's strike*. More accurately it was Mrs. Consumer's grim determination that she was going to combat the dizzy course of prices and the cost of living. We have now entered a great plateau of normal economic procedure, but only after the consumer fully accomplished what she sought—the decided lowering of price levels. It was a great battle of the buyers vs. the sellers, and the winning of that intense struggle radically changed the map of economic affairs. It changed what had been a comfortable sellers' market into an undoubted buyers' market; and I believe it ought to permanently remain a buyers' market in the interests of all. Woman, whether as sweetheart or consumer, should always be pursued, and never forced to be a pursuer!

The sellers, in those post-war days, with an arrogance arising from too easy a market, had approached so near the last stronghold of the buyer that many of us who had families thought we should have to raise our children on corn meal mush if we wished to keep out of debt, and it looked as if we were headed toward the Russian madhouse where it takes a million rubles to buy one square meal, American style.

But you recall there came a day when every housewife seemed to have ouija board communication one with the other, and when they received and obeyed the magic command "Down Tools!", and started to defy the seemingly endless egotism of price. Mrs. Porter of Peanutville, Carolina, re-

fused to buy shoes costing \$18 a pair; Mrs. Browning of Bean Center, Mass., refused to pay \$3 for a suit of cotton underwear for her baby; Mrs. Collins of Corncob, Iowa, refused to give \$9 for a kitchen chair; and Mrs. Thompson of Tincup, Texas, refused to eat bacon costing 54c a pound. A universal sisterhood of revolt rose in the housewifely breast, and almost overnight the cobwebs began to gather over the retail store entrances. Just prior to this, as I see it, we had been participants in a wild, bacchanalian orgy, casting aside our usual sense and caution and decking ourselves out in every luxury, flung money insanely to the winds, gorged ourselves on every delicacy, and indulged our desire for licentious spending, until we achieved an economic debauch. And it was from this debauch that the housewife was the first to awaken, the first to come to her senses and to refuse to be a party to further gross inflation and unwise spending. By refusing to buy, she stopped this economic riot. Many consumers and the business world had been out on a "spree"; had had a night out and had come back with a splitting economic headache and couldn't find the keyhole! It was Mrs. Consumer who got up and opened the door for him and administered a good, old-fashioned lecture.

This victory of the buyers over the sellers was an authentic victory of a significant kind, and should carry very important lessons to all sellers today. Mrs. Consumer is now proved to be a force with whom to reckon. Our American common sense should point the way toward introducing the conscious consumer viewpoint in all our deliberations, political, financial and economic. The almost uncanny and mysterious might of the consumer and her silent but effective organization to achieve what she wants has been amply displayed. Never in our economic history has the power of the consumer been so sweepingly and so justly exercised.

185. The Power of a Dime to Create a Depression.—We have always thought of the consumer as helpless, but she has shown that when she balks prices simply must drop. Nor does buying have to drop very far before it registers with stunning effect. How stunning, I find few business men realize. A

very simple calculation will tell the amazing story. *Suppose that every consumer in the United States should suddenly decide to spend just 10 cents a day less than before.* Certainly a dime a day would seem to mean little in this rich country; one gives it to a beggar without thought. But note: *It would mean that every business day there would be \$24,000,000 dollars less business done, and at the end of the year there would be three billions and six hundred million dollars (\$3,600,000,000) less business!* Any business man knows that this would mean a serious upset, because it would cut a deep hole in our spending, stop factory wheels and probably start a panic. And all on a dime a day less spent by each consumer!

Is it not plain that business should take very seriously the principle which Mrs. Consumer is now consciously aware of,—that lower prices and higher quality are the tributes she asks for her concentrated loyalty to trademarked merchandise?

186. Consumer Interest in Working Conditions.—There is another angle to the consumer's relation to the manufacturer which certainly should never be neglected. The Consumer's League has done splendid work in this direction for many years. I refer to the responsibility of women consumers, in making purchases, for the working conditions and welfare of women workers in industry. It was once a fact that women "bargain hunters," although supposing that they were merely saving some family dollars, were actually oppressing their sisters in sweatshops, by their insistence on "bargains," which resulted only in bearing down woefully on the wages paid to workers and in keeping working conditions unsanitary, unhealthy and disgraceful. Such "bargains" came very dear indeed.

Women today are more enlightened, and are more willing to pay a fair price for goods when they know that women workers in the industry fare more humanely as a result. That old-time 79 cent shirt or \$1.29 petticoat often had a very sorry tale to tell of female misery and poverty. The new-day conditions and attitude in these matters is reflected in the

opinions of women like Mary Anderson, director of the Women's Bureau of the U. S. Department of Labor:*

"The obligation of the woman consumer may be extended to the upholding of community welfare and the bringing of a product made only under sanitary surroundings into her home.

"Hose are largely a woman product, made by and for women. The majority of the workers in the mills are women; women use more hose than men, and women do most of the purchasing. They could control the conditions in the industry if they put their minds to it. It is one of the industries in which there has been very rapid change in the past few years, and with the predominance of the style element in silk hose, the full-fashioned trade has taken on real distinction.

"I have been very glad to see that so many of the leading manufacturers are coöperating with the unions in the establishment of good working standards, and probably in no other line is it possible to get so many brands of excellent make manufactured under good conditions as in full-fashioned hose. The unions in return carry on attractive advertising campaigns to support those firms and to help them stabilize their market, and to promote the industry as a whole.

"Therefore the woman worker not only has a definite responsibility to uphold the organization in this program but also stands to gain largely herself as a result. And the woman consumer gains equally in the buying of a product made under fair conditions, assuring her of a sanitary product which means safety to the home."

The fight for clean factories and decent working conditions for women workers who make the goods women buy is by no means won yet. The Consumer's League, within the past year or two, has made a drive against dirty unsanitary candy factories in New York, Philadelphia, New Jersey and Ohio, and established a "White List." This campaign has been markedly effective, first class candy manufacturers joining in the movement. New factories, like the Eskimo Pie

* Address before American Federation of Full Fashioned Hosiery Workers, Philadelphia, April 12, 1929.

factory in New York, are made public assets and advertisements for the high standards set.

It is particularly gratifying to find that the intelligent manufacturers are invariably, nowadays, found lined up with the intelligent women who are seeking to have clean, fair standards. Such manufacturers appreciate that in permitting the cooking tasks of the home to be done in factories today, Mrs. Consumer still has a vital interest in cooking and house-keeping cleanliness in these factories, which are after all only her own hired kitchens and workshops. The women workers in such workshops are in reality also only her hired servants, to whom she has something the same kind of responsibility as if they were working more directly for her.

In New York at the present time there is a very serious situation of this kind. The price cutting, unsocial chain stores selling women's apparel are bringing back the very bad sweat-shop conditions of former years, through their patronage of the very small clothing "manufacturer" of New York, who may operate in his own East Side home, or have a very cheap, unsanitary and crowded space somewhere, hiring women, often including his own wife and children in defiance of law, to work for him at extremely small pay and under unclean, oppressive conditions. Such competition on a sheer price basis, by sweat-shop labor, not only lowers the quality of goods sold but sets false standards of value, with which the manufacturers operating factories with modern standards cannot be expected to compete. Mrs. Consumer, when she knows such facts, has the power to throw the weight of her patronage against the unsound inhuman standards of such distributors or makers. The exercise of more of such consumer power, for humanitarian reasons, must increase as Mrs. Consumer becomes more intelligent and sophisticated, and manufacturers will do very well indeed to keep ahead, rather than behind Mrs. Consumer's standards.



XXVII

Mrs. Consumer, Prohibition and Prosperity

I sincerely do not think that a book on selling to Mrs. Consumer would be an adequate treatise if it overlooked the very prominent factor of prohibition. Personal feeling or theory must make way for fact in this matter and accept the situation at its face value. It is folly to ignore the proved fact that prohibition has released a vast sum of money for Mrs. Consumer to spend, and has very appreciably indeed changed the direction of consumption.

The late Charles W. Eliot, former president of Harvard, estimated once in "*Colliers*" that the total sum spent on alcoholic liquor in pre-prohibition days was \$2,200,000,000. There is no reason to doubt the accuracy of this estimate. The important thing to note for our purposes here, is that this very huge sum was spent *by men*, and was spent in no way that enhanced the production or sale of family goods. In fact there is little doubt but that its spending seriously affected general family expenditure *downward*. There is certainly plenty of testimony as to the time lost by factory employes, after drinking bouts, and the consequent deduc-

tions in the pay envelope, to say nothing of lowered production and its depressing effect on wages.

187. Mrs. Consumer's Envy of the Drink Bill.—The bald fact is that Mrs. Consumer is responsible for prohibition and had in mind subconsciously if not practically the gain to the family in increased consumption of goods when she so earnestly fought for prohibition, and obtained it after 75 or 100 years of continuous agitation and experiments with half-way measures. The saloonkeeper who cashed the pay check that should have been placed in Mrs. Consumer's lap, (and in cashing it managed to keep a very handsome proportion), was as natural an enemy of Mrs. Consumer as the jungle animal who preys upon the family food supply of another animal. It is a very blind person indeed who is unable to see the fundamental economics of prohibition and its vital relation to Mrs. Consumer and consumption. Mrs. Consumer, in the superior strategic position of the conserver of the family welfare, was certain some day to have a decisive battle, and a winning one, with liquor or any other large raider of the family cupboard. The American Mrs. Consumer is a mother with spirit and "pep," and the instinct which makes her fight off marauders of her young is as old as the jungle. Fuss and fume all you like about "personal liberty," no Mrs. Consumer with spirit is going to remain passive while enemies of the family pocket-book are abroad. It is her instinct to fight for just such reasons, and Carrie Nation was only the protagonist of all mothers. Two and a quarter billions spent by men for liquor, plus the 10% which drinking further knocked from their earning capacity, was, to Mrs. Consumer, a leak so great in family economy that a revolutionary and dangerous step in limitation of individual rights was urged and taken. We are in the middle of a period of struggle over it, and it will take a wiser person than myself to predict the outcome. I can only give Mrs. Consumer's point of view, striking an average of all Mrs. Consumers if possible, including those who are not so sophisticated, so cosmopolitan, or so vocal, in their personal feelings and opinions.

The average Mrs. Consumer is an instinctive enemy of

liquor because she needs its price in her family budget for purposes which she considers far more useful. She knew that she could use two and a quarter billion dollars very nicely indeed for the washing machine, vacuum cleaner, piano, furnishings, automobile and new home which she yearned for but couldn't in the old days afford. Also she knew "her man" well enough to know that if his drink bill was considerable enough to affect family buying it also prevented his rise in position and future earning capacity. Those Mrs. Consumers of today who themselves freely consume liquor and who care little whether or not the bootlegger gets a share of the family budget are invariably the Mrs. Consumers whose surplus wealth is adequate for almost any family purchasing they may desire. Let liquor ever become a competitor to *their* vital family budget and you will see an end to their complacency over it. They will then understand the millions of Mrs. Consumers who have been—and are still—in just that position. It is true that the increased prosperity arising from prohibition has so increased the surplus wealth of families, that the younger Mrs. Consumers seem to ape some of the wealthier Mrs. Consumers and lose some of their antipathy to liquor. They have not known the days of liquor's deprivations, and are influenced by the clatter of the smart journals and metropolitan newspapers as to the "outrage" of prohibition and its admitted train of evils. They may even sometime become so numerous that they will vote liquor back, but they will only, in my opinion, start the cycle all over again as soon as they discover the inherent relationship between drink and lack of economic production, and retarded family buying. This is, of course, the nub of the whole matter and there is very little room indeed for two opinions about it. One can irresponsibly hold the belief that economic productivity doesn't matter and that having a merry time over the cups is all that counts; that we are working too hard anyhow and must learn to play, that everybody must be allowed to put into his mouth what he likes as a matter of personal liberty, etc.

But Mrs. Consumer is intrinsically aligned on the other

side, on the side of conservation and economic productivity and increased rather than decreased standards of living.

188. Woman's Basic Antipathy to Drink.—Woman is the knitter of the civilized social fabric, the first principle of which is the yielding of personal right to gain greater social advantages for all. Woman is an accumulator and user of economic goods, not a dissipator. Moreover, she does not get the "kick" out of liquor that men get out of it. She is æsthetically antagonistic to the typical effects which liquor has on men, and she knows it to be a destroyer of the finer relations between the sexes. She also fears, in an age of mechanisms, an unsteady male hand upon the throttle, the wheel and the aeroplane controls, and all the other complicated machinery of life. American women know their American men—they know they are not temperamentally content like the French, to æsthetically sip a little wine with their meals; they know Americans carry everything to an extreme.

For such reasons as these the odds are strongly against a return to liquor with Mrs. Consumer's sanction, even though there would be less danger than formerly of the drinker's children going hungry and poorly shod. Mrs. Consumer, it must ever be remembered, is still far from having what she wants. The 93 million people who still have just \$117 a year above the decent, common requirements of life are certainly not yet able to be careless with the family budget. The twenty-two million Mrs. Consumers (out of a total of 28 million families) in this class possess a wide political majority and feel the economic basis of enmity toward anything which threatens the narrow family income. Why, then, should there be any surprise that prohibition is today stronger than ever with the masses?

189. How Repeal Would Affect the Family Market Basket.—When Henry Ford says that repealing prohibition would be the quickest way to reduce wages, and that he would have to close up his factories, he is not romancing. Nor when he says American women would never consent to it. The per capita productivity of workers has increased

100% between 1919 and 1925. If prohibition were repealed the men of the country would doubtless spend twice the amount for liquor they did before prohibition; as much as five billion dollars. This is about one-eighth of the total amount spent in retail stores today. An eighth cut in Mrs. Consumer's market basket is an item of tremendous importance. Elsewhere in this book I mention how a sudden reduction by each person of only ten cents a day in his expenditures would likely bring about a panic. I am certain that the repeal of prohibition would bring on an industrial crisis.

190. **How Liquor Lessens Other Desires.**—There is another very vital purchasing aspect to the question of liquor. As Prof. Herman Feldman says:* “Satisfactions found in liquor began and ended in the saloon; *often they stultified the desire for other things.* They took people out of the ranks of consumers of goods in general and confined their demand to a specialized and deceptive satisfaction which only led them further and further away from other wants.” The italics are mine, since I consider this factor of very great importance. It wasn't only the two and a quarter billion dollars which went for liquor, nor even the tendency toward decreased income, that Mrs. Consumer instinctively knew to be involved. It was her intuitive knowledge that drink smothered enjoyment and appreciation for other things. The drinker cared less for clothes, less for reading, less for radio, less for theatre and less for all the many more natural stimulations, *such as men and women could share together.* Consequently he had less incentive to earn the money with which to buy them, and less enjoyment in the company of women. Every woman knows that men who drink like best the company of other drinkers, usually men. The hard-drinking countries are usually countries where men and women are not very companionable.

The spending of the two and a quarter billions was therefore an *in-growing expenditure* instead of an expansive expenditure. As Prof. Feldman also points out “a man who buys a car, on the other hand, is led to want many more things by

* “Prohibition” by Herman Feldman, D. Appleton & Co., 1927.

the possession of that car. It stimulates him to become a different kind of consumer." This is the secret which Mrs. Consumer has known. Others are seeing it. Samuel Strauss says,* "Drink cuts down general consumptive power, drink takes from the nation's ability to use up goods; drink takes from a man's efficiency to consume; drink lessens desire for things. . . . Consumption cannot suffer drink because in drink men find a substitute for that satisfaction which is in the acquiring of luxuries; the pleasure in drink takes the place of the pleasure in things. . . . *Because of prohibition there are both more consumers and better consumers.*"

Another statement to the same effect is** "Men who could not have 'hung up' the bartender for a drink in the old days, are now considered good risks for a motor car." . . . Prof. Irving Fisher of Yale has said that prohibition has added six billions to the wealth of the country. It is a fact that our national income was 66 billions in 1919 the year before prohibition, and is now about 92 billions; a far more rapid rate of increase than we have ever known before; more in 10 years than in an entire century preceding!

Mrs. Consumer, closer to the stem of life than men, less inclined to waste, deeper immersed in the prosperity of the family, more tenderly solicitous that her young have all possible comforts and advantages, is conscious even when she does not reason it out, that she expands in happiness, importance and prosperity and in closeness to her ideals, when drink is defeated—or shall we say confined?

* Atlantic Monthly, November, 1924.

** Richard H. Scott, *North American Review*, September-November, 1925.



XXVIII

Facts as to the Education of Women in Homemaking

How few of us realize the vital educational changes which are taking place among the women of this generation! I think we all tend to visualize women and homemakers as they were a generation ago when, as a matter of fact, the 17,000,000 little girls who were 14 years of age in 1920 are now almost 24 years old, with approximately 625,000 of them getting married every year! Between 1920-1928 inclusive, just about *10 million new homes have been started by young women educated since the Great War*. This comprises the astounding total of almost one-third of all the homes in the country at present. And these young women are educated as consumers to a degree never before reached in America, and never attained in any case in foreign countries.

To show how widespread is this education I can do no better than point out that the percentage of illiteracy dropped 32% from 1910-1920, and that it is quite certain to drop 37% from 1920-1930. The reading habit is greatly extended among women, who read more books, magazines, newspapers, and advertising than ever. Today girls go to

high school in rapidly increasing proportion—there are about 2,000,000 girls attending some 25,000 public and private general high schools where they receive some, often very fine instruction, in home economics. Next there are about 400,000 women now in universities and colleges, many of them offering superb courses in every phase of homemaking interests.

Last, there are the countless courses and schools with some one division or all branches of home economics as their chief specialty, such as The Garland School of Homemaking, and Miss Farmer's Cooking School, both located in Boston; Pratt Institute, Brooklyn, N. Y., Lewis Institute, Chicago; and numbers of others culminating in the outstanding work of Ames, Iowa, and of Cornell (Ithaca, N. Y.) which grants a full university diploma at the end of its 4-year course in its College of Home Economics so splendidly realized by its founder, Martha Van Rensselaer; and Teachers' College, New York, as its name implies, primarily organized for post-graduate training.

191. A Roster of Agencies for Consumer Education.—

In addition to these special schools and courses which must be paid for and which are on the same level as other paid educational instruction, *America stands unique in supplying free or almost free, many facilities and agencies for aiding the average woman* to become a skilled housewife, and a better informed, more intelligent consumer. Let me state all these training agencies as follows:

(1) *Schools and Colleges*

- a—*Incidental* training, as in grades, high school and college.
- b—*Specialized* training, as in technical institutions featuring home economics courses.
- c—*Correspondence* training, directed by mail to homemakers.
- d—Textbooks on every division of homemaking.

(2) *Home Demonstration and Rural Extension Work* (supported jointly by Federal and State Funds)

- a—Training local leaders and encouraging group organization.
- b—Short-courses and rallies.
- c—Girls' 4-H Club Work.
- d—Demonstrations of methods for desirable home practices.

- e—Surveys, score-cards, studies on foods, appliances, habits, household furnishings, child care, and community activities.
- f—Exhibits, fairs.
- g—Leaflets, bulletins, and material for press; radio.

(3) *Home Service Departments of Public Utilities*

- a—Lectures and demonstrations, cooking schools at company office.
- b—Lectures and demonstrations, movies, etc., at clubs, churches, or before other organized groups of women.
- c—Traveling lectures and demonstrations from special bus, kitchen-on-wheels, in certain districts.
- d—Lectures over the radio.
- e—Maintenance of "model" kitchen, laundry, or model apartment.
- f—Demonstrations of appliances in consumer's own home.
- g—Booklets, recipe cards, leaflets.
- h—Departments or columns in local newspapers.

(4) *Home Service Aid by Appliance and Food Manufacturers*

- a—Lectures and demonstrations in appliance showrooms.
- b—Lectures and demonstrations in public utility showroom, department store, grocery, or other retail selling outlet.
- c—Lectures, demonstrations, at special household or food shows, and homemaking expositions.
- d—Lectures, etc., before women's clubs and other organizations.
- e—Demonstrations and instruction in consumer's home.
- f—Booklets, leaflets, instruction cards; radio.

(5) *Special Occasional Events*

- a—Better Homes contests and expositions.
- b—Furniture, building, interior decorating, equipment, art, Child Study, exhibits and displays.
- c—Model electric homes, home lighting contests, prize recipe contests, etc.

(6) *Homemaking Centers*

- a—Under auspices of women's clubs or organizations.
- b—Under auspices of retail dealers.
- c—Under auspices of building or appliance or food manufacturers.

(7) *Cooking and Homemaking Schools Sponsored by Newspapers*

- a—Demonstrations and lectures.
- b—Prizes.
- c—Leaflets, recipes, recipe cabinets.
- d—Articles in periodicals.

(8) *Service Departments Sponsored by Magazines and Periodicals*

- a—Personally answered correspondence to direct homemaking problem inquiries.
- b—Bulletins, leaflets and printed material distributed free or at small charge.

- c—Articles, text and photos of practical help and technical information on every phase of homemaking.
- d—Shopping service for products of all types of family goods.

(9) *Women's Clubs and Other Women's Organizations*

- a—Special departments or divisions devoted to homemaking study.
- b—Lectures, demonstrations, exhibits, courses, classes and special activities.
- c—Coöperation with manufacturers, dealers, public utilities, home agents, schools, teachers of household subjects, etc.

(10) *Educational Advertising*

- a—Food manufacturers.
- b—Appliance manufacturers.
- c—Related industries.
- d—Public utility companies.
- e—Special organizations.

192. Home Demonstration Work.—"Home demonstration" work is familiar, although many may not have realized its far reaching extent among rural women. It cannot be too highly praised since no other single agency has done as much to raise the level of consumer advancement. Sponsored by Federal and State funds and officials, here are some outstanding facts in regard to all Home Bureau Demonstration work for 1926:

27 states increased the home demonstration budget to the extent of \$127,673.

21 states increased country appropriations to the extent of \$89,653.

Total was \$3,142,681 or an increase of \$143,918 over 1925.

Work was conducted in 1,842 counties in 48 states.

Employed 1,113 agents, 46 supervisors, 160 home economics specialists and others.

126,709 farm women served as volunteer local leaders.

Iowa reported "8,400 communities have taken part."

188,595 girls and 12,465 boys reported as 4-H club members.

21 states used the radio as a means of improvement.

A country-wide survey of kitchen equipment was made in New Hampshire.

In many states principles of correct child-feeding were taught.

Recreation, music, home decorating were important subjects.

The New York Report reads: "Coöperation with the educational departments of commercial firms has been established . . . to help meet the requirements of homemakers . . . some of the subjects covered are care of hair, skin and teeth, food preparation, home equipment, and music for the home."

The 1926 Report of the Extension Service* in New York State alone would prove an eye-opener to many a city dweller or manufacturer of family goods unfamiliar with the scope and intensity of the Extension work. Some of the valuable subjects brought before homemakers in New York were:

A Housing Program, including discussion of house working area, the furnishings and interior decoration of the home.

A Survey of Dishwashing, including a "job analysis" of it by a housewife group, and a study of the equipment making for less time, effort and fatigue in the task.

A Kitchen Improvement Contest; and countless demonstrations on how to select and remodel clothing, plan menus for the nursery child, etc.

Food manufacturers should investigate the report as it pertains to nutrition projects, among which can be noted:

493 community project meetings on nutrition—attendance	6,216
Persons changing food practices.....	3,354
Number of practices changed.....	14,811
Number of improvements in health.....	5,215
76 talks with an attendance of.....	2,272

Who says the woman in the home is not changing? I wish that space did not absolutely limit a further enumeration of the many other splendid projects, surveys, classes and work going on in all states under the banner of "Extension Service." I recommend that these Reports be carefully read: "Sub-project 5-F: Dishwashing"—No. 5999, Cornell Home Economics; "Housing Program 1927-28"—Grace Morin, Cornell Home Economics; "4-H Club Member's Record Books"—Bulletin 17, Cornell Home Economics; "Facts Concerning the County Home Bureau No. 5380," Cornell Home Economics; "N. Y. State Extension Service in Home Economics," Digest of 1926 Report.

193. A Significant Experiment in County Home Education.—The increasing education of Mrs. Consumer is proceeding not only through the regular channels, but here and there in most important new experiments in reaching con-

* Grace E. Fryinger, Extension Service Circular 50—"Home Demonstration Work 1926"; Office of Co-Operative Extension Work, C. B. Smith, Chief, Washington, D. C.; Florence E. Ward, in charge, Extension Work, Eastern States.

sumers ordinarily very difficult. Cattaraugus County, New York, has developed, for example, a particularly unusual and commendable plan of setting up a county office of "nutritionist," supported jointly from funds of both health and educational departments. A nutrition advisory committee was appointed, from nationally known experts, and the nutritionist's first task on coming into the county was to start a survey to find out what people actually were eating. Instead of bringing in a group of outside investigators to ask seemingly impertinent questions, this survey was made through representatives of thirty local groups of women organized through the Cattaraugus County Home Bureau, which is supported jointly by Cornell University, the state and federal Departments of Agriculture, and the local county government. Blanks were furnished on which a group of 99 families, representing in all 476 persons, kept careful, uniform records of all food consumed by the family for periods of seven days. Families were selected to represent the homes of professional and clerical workers, town laborers, and farmers.

The findings disclosed the surprising fact that the people in the towns actually ate more green vegetables than those in the country; that few family dietaries were deficient in the actual number of calories they furnished, and none provided too little sweets, meats, or potatoes, while nearly three-quarters were deficient, on the basis of the Cornell standards, in green vegetables. The cost of the food they ate ran from 28 to 81 cents per "man" per day, with an average of 51 cents, while it was believed that a satisfactory standard could be obtained for 45 cents, if the money were spent wisely.

This survey formed the basis of an educational program, which urged the town people especially to eat less meat, starch, and sugar; the country people, to eat more vegetables. In the latter effort the nutritionist, assisted by the women of the Home Bureau, urged the planting of more home gardens, and worked through county fairs and the like to teach the farmers simple methods of storage for vegetables for winter use.

At the conclusion of the survey, nutrition work was de-

veloped along three main lines, a consultation service to physicians regarding patients suffering from dietary ailments, a program of adult education and a school health program.

A re-survey in 1927 of the families who had participated in the original study showed a most hopeful change in their dietary habits, and included many individual reports of better health. Similar testimony as to the effectiveness of the program came through reports to the Home Bureau, through the teachers, nurses and physicians. A large number of grocers reported an increased sale, in some cases doubled, of whole grain cereals, whole wheat and graham bread, graham flour, fresh fruits and vegetables. With only a few exceptions, the fifty-six stores which answered a questionnaire on this point reported supplying fresh fruits and vegetables to their customers daily or at least semi-weekly, whereas before the advent of the nutrition service a bare handful of country stores had stocked these supplies regularly.

194. Consumer Education by Public Utilities.—The very comprehensive educational work now carried on by public utility corporations such as The People's Gas, Light and Coke Co., Chicago, and The New York Edison Co., New York City, to choose two outstanding companies in their respective gas and electricity fields, is of recent growth. I was asked in January, 1922, by a far-visioned official of the People's Gas "how to bring Chicago housewives back to more home cooking" because cafeterias, even on the "Gold Coast," were making rapid headway. Up to that time educational work by utilities had been largely perfunctory. I started and laid out the extensive plans on which this most successful home service is now run.

After selecting the personnel—being fortunate in finding Anna I. Peterson, who, I knew, had the "market basket" point of view I wanted—we made plans for the utilization of some display space for kitchen, laundry and lecture room, a program of lectures, the issuing of printed leaflets, the printing of colored recipe cards in connection with the mailing of gas bills, and a definite campaign in the Chicago newspapers to work.

Seeing early the then almost unsuspected possibilities of radio, I persuaded Chicago's biggest broadcasting station to give us the great favor of one hour a week for a house-keeping talk—which I'm sure they thought was a silly idea, certain to fail! It is today a huge success. Mrs. Peterson's "radio teas" are a boon to hundreds of thousands of women.

Next I installed Miss Vivette Gorman, tea-room manager for Marshall Field & Co., in the "traveling or motor-kitchen"—a complete gas-kitchen on wheels; a demonstration truck which I designed as part of the publicity campaign that followed under my direction. I was determined that we must go where the women were, in their own neighborhoods. It was like a "cart-tail" political campaign. Then we added free telephone consulting service, window displays, demonstrators, etc.

What then may have seemed a somewhat quixotic undertaking has turned out an assured success, as these April, 1929, figures show: Total attendance 1928—287,879; largest single attendance 650 (capacity of main auditorium). Most popular subjects; (3 ranking highest): Baking (cake and pie), deep fat frying and cake decorating. Leaflets sent out; 7,500 budget booklets—January to March, 1929; 15,000 canning booklets May to October, 1928; 75,000 recipe sheets weekly in 1928.

Letters received over any given period, 18,000 during 1928. Present staff numbers 18, including 13 demonstrators. Lectures are given five days per week at main auditorium and three days per week at branch. Noonday demonstrations daily at main floor booth. During the year 1928 gave many talks before women's clubs, schools, churches, etc., attendance, 37,000. Radio talks are given each week day at 11:25 a.m. from Station WENR. Tests made indicate large audiences, but no exact records are obtainable. Hallowe'en party announced only once by radio brought request for more than 1,200 tickets. A cake icing demonstration brought a crowd of 1,500. A housewife attending 12 consecutive lessons receives a certificate. Camp cooking for men at the noon hour has been a special feature. Recipe distribution

has grown from 100 sheets a day to 10,000. Phone calls have reached as many as 400 per day. Foreign housewives have duplicate programs and work in their own communities. A children's Christmas party brought a crowd of 3,000, and many were turned away.

The New York Edison Co. has also distinguished itself in usefulness to the practical housewife. Maintaining a "model apartment," cooking courses, demonstrations, and with excellently prepared leaflets, booklets and information in the more efficient use of electric servants, its work may be taken as representative of that done by other electric utility companies throughout the country. The use of films on special housekeeping technique, radio talks, and demonstrations of electric appliances in the consumer's own home, are further means of practically training the housewife in the control of the new mechanical servants so rapidly replacing the human home operative.

195. Cooking Schools Sponsored by Periodicals.—This type of work is practically the same as any other Home Service work, except that it is temporary—and portable, as it were—specially arranged for short periods at a given locality with a close-tie-up to a given periodical. Straight cooking leads in interest, and such cooking schools as those conducted by The Chicago *Daily News*, The New York *American*, and the New York *Herald-Tribune*, have numbered many thousands of practical housewives in their attendance. It is difficult to find auditoriums large enough to hold all who wish to come. Laundering methods, sewing and the use of new appliances are also brought to the housewife's attention, and considerable coöperation rightly given these schools by manufacturers of both foods and appliances. "Prudence Penny" (Mrs. Allene Houghton) of The New York *American* talks to audiences filling and overflowing Carnegie Hall. No one can see these great audiences without feeling impressed with the vast scope of modernizing consumer education now going on. (See front and back of book.)

196. Service Departments Sponsored by Magazines.—

I cannot but look on any woman's magazine as a "trade-paper" for the home; and I believe that to the degree with which a periodical lives up to that specification, it will succeed in circulation and usefulness. I have already pointed out that women's magazines *are* "consumer clubs," and I add that they are also consumer colleges, educating the woman in her special interests of foods, furnishings, frills, home finances and care of children.

It is not always realized, in these days of catering to the smart, well-to-do, that the "service leaflets," with detailed up-to-date advice on housekeeping technique issued by women's magazines, and their education of the consumer in home appliances and efficient home installations, have provided "home college courses" for the housewife without money and without price. No praise can be too high for the work of *Good Housekeeping* Institute in particular, which under the trained guidance of Miss Katherine Fisher, has made its pages the equivalent of college text-books and curricula in all the special interests of house, home, and family.

It is my observation that in those countries where household efficiency and a knowledge of dietetics, appliances, etc., are lagging behind, no woman's magazine, in this "trade-paper" sense, is to be found. Not, perhaps, until a woman's magazine takes up the cause of intelligent feeding, pure milk, and the desirability of warm houses, will England learn the science and the æsthetics of eating and the comfort of uniformly heated homes. Not until a woman's magazine takes up the cause of sanitation, and lessened drudgery for the housewife, will France perhaps emerge from its mediæval indifference to hygiene and disease-prevention and to the desirability of using electric horsepower rather than condemning so many women to hard penal housework for life. The same applies to Germany, the leader of Germany's housewives clubs assures me. In France a small but brave attempt is being made by my brilliant, self-sacrificing friend, Mlle. Paulette Bernege, who has sponsored and directs that unique home-management periodical *Mon-Chez-Moi* which more than perhaps any other in Europe is attempting to educate the woman

in modern scientific housekeeping. But what she and a few others are merely attempting overseas, our magazines here have already splendidly achieved. The American consumer owes them a debt she probably does not realize, for I am confident that without the aid of the woman's magazine press, the housewife could not have gained so bloodlessly her Household Revolution.





XXIX

Mrs. Consumer and the Retailer

I am aware of the fact that there is today a gigantic tug of war going on for "consumer prestige," between the nationally advertising manufacturer and the retailer, particularly the retailer as represented by the large department stores and the chain stores.

197. The Struggle for Consumer Prestige.—Obviously what each of the protagonists is trying hard to do is, on the one hand, to crystalize permanently in my mind as a consumer the habit of buying goods because I have especial confidence in the manufacturer and his trademark; or, on the other hand, the habit of buying because I have especial confidence in the dealer's say-so. I can easily comprehend how the great department stores or chain stores have envied the dominating position of many manufacturers; and what is more, chafed at the narrower margin of profit permitted by the national advertiser in view of the greater turnover he accomplishes for the retailer, a margin, which nevertheless is to his greater annual profit.

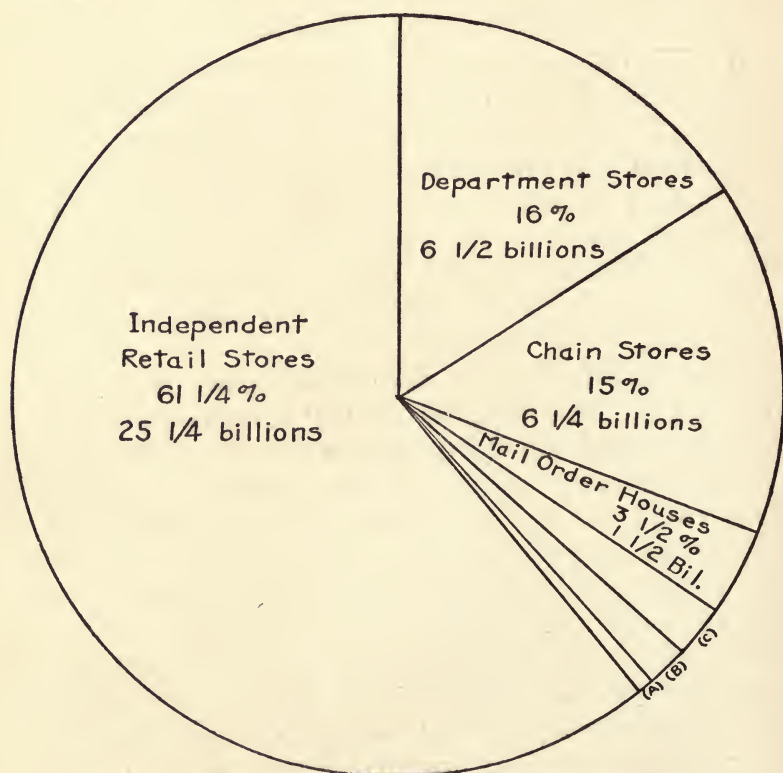
Nowadays women are becoming more informed on all business matters. (How natural this is with 11,000,000

women at work in America!) Millions of such women consumers are today quite aware that the retailer makes more profit on the goods he especially pushes and which are not known to her otherwise. The Government Survey of retailing in Louisville proved that consumers cannily neglect to buy from dealers their "long-profit" lines. Naturally she takes with a generous grain of salt the statements made by dealers about their "private brands" or their "pets" among brands. I know my corner grocer through and through—simple man as he usually is—and when I trade at a chain store I am often on sufficiently good terms with the manager to readily twit him with the fact that he is trying to "switch" me from a very preferred brand of mine to some "pet" brand of his own. These men have more than once acknowledged that they have "orders" to do this. I have expressed my annoyance at this practice and told them that if they continue the custom I will not come back to the store. It is an interesting fact which I am glad to learn, that some of the big chain stores are now taking an attitude of willingly selling the well-known trademarked articles rather than trying to coax the consumer away from them to their own private brands.

It is time that they saw the common sense of this policy, for I have no hesitation in saying that if the chain or department stores push the battle to a conclusion they will find the consumer very definitely lined up with the trademark manufacturer for the basic reasons which I have outlined elsewhere in this book. I believe the tug of war between the large retail organizations and the trademark manufacturers is unnecessary and a mistake. I believe that it is a senseless clash of egos, when the consumer has room for both.

198. **The Private Brand Mistake.**—As I see the situation from a consumer's point of view the matter is one of *function*, rather than one of predominance. I want to see as a consumer the *functions* of distribution working right in my interest. It has always seemed to me to trend toward trouble and disadvantage, friction and confusion to consumers, *when business firms mixed their functions*; when department stores

went into wholesaling and manufacturing; when manufacturers went into retailing, or when wholesalers went into manufacturing or retailing. I particularly resent the private brand—and this in spite of my personal regard for the high integrity of Theodore Whitmarsh, now dead (head of Francis H. Leggett & Co., New York grocery wholesalers who did yeoman service in the old pure food days and whose “Premier” salad dressing, for instance, is a fine product.) I do not consider it natural or logical for a distributor to pack his own brands, and as a consumer I do not trust the standards which he will apply. He suffers from too mixed a motive and



- (A) Consumer's Co-ops. 1/4 of 1% - 100 Millions
 (B) House to House 2% - 800 Millions
 (C) Company Stores 2% - 800 Millions

HOW THE CONSUMER'S RETAIL TRADE IS DIVIDED

too diffused a scope of responsibility. No firm,—not even a great retail organization or mail order house fathering a line of private brands can successfully produce the necessary quality and service, the concentrated attention and pride, in the same degree as can a manufacturer who specializes on but one article or line, and who pegs his entire hopes and his future reputation upon it. As a consumer I simply can't believe in the capacity of a retailer, however large, to produce the best grade of goods or to give me the best service. I admit there are isolated cases where the private brand is a better value for my money than the trademark manufacturer's goods, but this does not change my conviction. I can give an excellent concrete example. A few years ago I bought some private brand canned peas at Macy's, New York (a store which has recently admitted the fallacy of entering the manufacturing business). They were most delicious peas and an excellent value for the money. After I had used the half dozen cans, I confidently ordered an entire case of the same brand. To my chagrin they were absolutely unlike the other peas and much lower in quality. The label and name were precisely the same. Now, I am just enough educated in business to know what had doubtless happened—and it is the fatal flaw in all private brand selling. The store contracts for its private label goods with whatever factory will meet its specifications, and you may be sure that there is much more argument over the price feature of the specifications than over the quality specifications! One season Manufacturer A makes the goods, and the next year Manufacturer B. *There is no uniformity of quality, flavor, cleanliness, service, quantity or reliability.* When I order Heinz beans or Campbell's soups or any other known trademarked goods, I obtain this anticipated uniformity which protects me and saves my time and money. Is there any wonder that I as a consumer am not lined up with the retailer's ambitions to own his own brands or work at cross-purposes with the trademark manufacturer? I want other things from the retailer than the manufacture of goods; *I want good retailing from the point of view of service.* I want distribu-

tion values from my retailer, not manufacturing values. In other words, I want—as we all want today—greater efficiency through specialization. That is why many of us consumers have deserted department stores and patronized specialty shops which excel in service.

Important Changes in Retailing: Truth to tell, the entire retailing situation appears to be changing greatly and we consumers are glad of it—in fact, we are doubtless the cause of it. These changes—or some of them—may be summarized as follows:

(1) We consumers have attained to a much more generous family budget, and we are now definitely less interested in “bargains,” price comparisons, “cut prices” and lower grade qualities.

(2) We consumers are now better educated, more modern and æsthetic in point of view; more style-conscious, asking for more color and line and style form in all the goods we buy—not only in apparel, but in literally everything used and bought by the family.

(3) We consumers are feeling more “emancipated,” from home drudgery; we are less willing to labor over our shopping, or haggle over it, or suffer inconvenience or delay or poor service through it. In short *we value our time* at a much higher rate than formerly.

(4) We consumers—city, suburban and rural—have been revolutionized as to transportation and communication, and this most distinctly affects our family buying habits. The automobile and the telephone are the mechanisms which have brought this about. We now shop over a greater range of distance; some of us living in semi-urban or urban districts shop in three distinct shopping centers—rural, small town and large city. Furthermore, we telephone a much larger proportion of our orders than formerly. Even shoes, rugs, apparel and housewares are among the things now sometimes included in telephone ordering; a method of buying both new and revolutionary.

(5) We consumers are coming back again to a higher proportion of neighborhood shopping for convenience goods; and in particular we are coming to like specialty shops with high standards and full assortments. We are also, for similar reasons, more interested in the independent retailer, whom we had temporarily rather deserted.

These are just high-spots; there are of course other factors, but even these few indicate the main trend of our present reactions to the retailer; and of course his reaction to our reactions has equally affected the drift and trend. This

is especially true of the independent retailer, who for years was indifferent to our criticisms. He is now very rapidly improving his methods.

199. The Re-awakened Independent Retailer.—It is probably more accurate to say that our strong shift toward chains and department stores forced out the inefficient operators of independent stores and drew in competent men, who have now revolutionized the independent store. Elsewhere in the book I have concentrated my criticisms of the chain store. *The rehabilitated independent retailer is frankly the consumer's best all around friend and service aid*; and, in my belief, his coming represents the swinging back of the consumer pendulum to center shopping balance. The old retailer swung it too far toward decadence and neglect of consumer interests, and the chain and department store too far toward machine-like "soulless" and one-sided efficiency,—therefore a corrective turn is now the logical outcome. A general toning up of consumer service and a far better adjustment to consumer need, with at the same time a more efficient business technique is now the official selling forecast in process of becoming general and countrywide.

Very fundamental in the relation of the consumer to the retailer is the question of confidence as to motives and standards of dealing. John Wanamaker reaped the reward of this decades ago when he stopped the haggling "bargaining" system and introduced the one-price system. Marshall Field and Jordan Marsh did the same when they adopted the policy of considering the consumer always right. It isn't that we consumers theoretically subscribe to this doctrine and consider that we can do no wrong; it is only that—the initiative of buying being on our side—we must feel that we are not walking into a trap or penalizing ourselves in making a purchase possibly unsatisfactory. Shopping for a family is no light and simple matter and family dollars no toys to play with. The wise merchant is of course the one who, as is logical, assumes all the risk of the transaction. He can afford to do so, whereas the consumer cannot. Remove the risk and

we consumers respond without shopping inhibitions which restrict trade.

200. Retail Advertising Needs Reform.—All this is now standard American business doctrine; but there is still a long way to go. Frankly, the advertising of retailers has been a long distance behind that of the trademark manufacturers and national advertisers, and this has been a serious factor in delaying consumer confidence. I do not need to make the assertion myself; able retail men have themselves confessed that consumers do not have fullest confidence in the average retail advertisement. There has been too much juggling of words and values, too much emphasis on "bargains" and "special" and store-wide sales. We consumers have gathered the justifiable impression that the mark-up of goods in retail stores is either in the first place too high, or the statements of reductions dishonest. We are unable to escape from this logic, and as a result question the motives and standards of many retailers. Business is right now in the midst of a wholesome improvement of this situation, thanks to the higher standards being taught, and to the work of policing and correction by agencies such as the Better Business Bureaus. There is still, however, far too much sharp practice and "hornswoggling," as Professor Ripley puts it. It may not be exactly a merchandise fraud, but it is subtle misrepresentation just the same. Finding plausible reasons for special sales must be one of the greatest brain puzzlers in the world, and from my own observation two-thirds of the reasons given are fairy tales.

High pressure advertising of comparative prices gets nowhere with women. This is proved by the conclusion arrived at by Gordon K. Creighton, of Boston, after a survey among 500 women customers of Boston merchants.

Five hundred women answered questions on the use of such statements as "made to sell for \$50, our price \$35"; "priced at 65 % of the usual cost," etc. Such advertising was held to be exaggerated by 45 % of the answers, misleading by 37 %, absolutely false by 37 % and truthful by 6 %.

It is odd how dumb retailers believe consumers to be, and

how blind and unintelligent. But this is a plain failure to realize how Mrs. Consumer's mind and method works. She is largely inarticulate; her reactions are mainly negative. She is not vastly different from the hobo who puts a cryptic chalk mark on a house wherein he had no luck. The result of a lack of high standards among so many dealers is not a positive action but a negative *inaction*. Retailers fret over lack of trade or lack of response and blame many things but the right cause. Every now and then a retailer makes a pronounced success and illustrates what happens when he operates modern principles appreciated by the consumer. It is only fair to say, of course, that one may perhaps generalize too readily about consumers who are still something of a pack of sheep. However, that part of the pack which does think is a very valuable part and is very rapidly increasing in geometric ratio.

201. Low Grade Sales Practices.—Most of these retail practices of a questionable kind which destroy confidence are connected with the desperate effort to bring people into the store—obviously on the theory (which we women are also quite aware of) that once we are brought into the store by some ruse, price cut, sensation or seductive offer, we will buy a nice bill of goods.

I recall a sample of this in the case of an ad of a large grocery house in a special sale of tongue at 34 cents per pound. When I arrived at the counter I saw two piles of tongue, some very small, others larger and more choice, both apparently marked with the same sign. I picked up a large tongue and told the clerk I would take that one. She said, "That size is 80 cents per pound." I asked where the specially priced ones were and she replied, "Only the small ones sell at the low price." In other words, if I really wanted a satisfactory tongue (as the advertisement had not led me to believe) I had to pay the regular and high price.

Such misleading statements created a feeling of mistrust so great that I was inclined to doubt all later statements of this firm, and indeed to avoid buying there in future.

One might give dozens of examples. One day a large de-

partment store in a western city advertised Fownes' Gloves at a special reduced price. A friend made a special trip from her suburb to attend the sales, and happened to be there before 9 o'clock; even at that early hour the clerk said, "They are all sold out." The feeling created was suspicion and mistrust that the store had ever had any intention of selling these goods at that price, or that more than a couple of pairs were on hand as "bait."

Again I have found the "Sale" often proves to be only in "special sizes," when it was not so announced, and in many other minor store tricks the confidence of the consumer is frequently betrayed.

202. Mrs. Consumer's Need for the Intelligent Merchant.
—I am very much convinced that we consumers want and will respond most readily to something of the old merchant-consumer "personal" or "human" contact. It is, of course, not always possible, but it should be approximated. This desire springs from a real consumer need. Few merchants or manufacturers appreciate the state of mind in which often the consumer enters a retail store. Only a woman, or a man of insight and experience in family buying, can understand it. It is an indecisive, somewhat wearied and barren state, arising from the eternal round of planning and providing family needs. Thinking up three meals a day for a family 365 days of the year is a mind-wearing responsibility in itself. It is often the same regarding other family goods. Mrs. Consumer wants advice—competent, disinterested advice and new suggestions. She doesn't want advice to change from Borden's to Horlicks malted milk, or from Heinz beans to Lily White beans. That kind of advice she would resent, because it is stupid and selfishly interested. She doesn't want "brand switching" advice at all. She has plenty of brand knowledge at her own finger tips, but what she is very especially desirous of is *constructive practical advice*; what shall I cook for dinner to-night? what vegetable is in season and moderately priced today? whether or not to put quick drying lacquer on a surface already varnished? what is the best way to cook sweet-breads? why her oil stove smokes? whether there is a good

brass polish on the market? why her radio doesn't work? The list is as endless as woman's work is endless; and the retailer who is able to answer her queries and who cheerfully and patiently does so, thinking only secondarily about selling her something, is the retailer to whom she'll return and give her custom for years.

The truth is that retailers have in recent years tended to be automotons, robots or incompetents, and Mrs. Consumer has sorely missed the old friendly storekeeper. She strayed away from him to the chain store in pursuit of a penny of saving, but she has partially regretted it and is now returning. Her home problems are far more complicated than ever before; she uses many more mechanisms, many more foods, has a more meticulous standard; has more sanitary and disease dangers to provide against; and she has a much greater responsive æsthetic sensitivity. All of these things demand a wider range of information and advice. Much indeed has been supplied by the manufacturers, and more by periodicals, but much still remains to confuse her. The retailer is her natural friendly source of information, and how grateful she is for an intelligent one! Not the slick salesman type, intent only on selling her some high profit line and talking her out of her perfectly sound convictions, but the helpful retailer with constructive ideas.

203. Making a Sale or Making a Customer?—There is a great and vital difference between *making a sale* to Mrs. Consumer, or *making a customer* of her. When I go into a store I may not know definitely what I want to buy. The customer frequently is but a bundle of impressions and feelings about certain articles. Here is the chance for a salesman to crystallize these unformed impressions and furnish her with positive general information.

Another grave defect in retailing from a consumer's point of view, is that the store system or store operation method is based on anything but the human factor of customer values. Mrs. Consumer is often regarded as so much coal in a chute, passive and stupid, and shunted about the store as if she were an inanimate object with no feelings, and all the time in the

world. This mechanical point of view of customers is especially active in department stores. There is often incredibly poor arrangement of department and stock. A woman's time today has a cash value and it is not fair for the store to compel her to waste time and effort unnecessarily.

204. Store Layout for Consumer Convenience.—The average department store arrangement wastes untold time and causes much unnecessary walking. I remember wanting to buy a pair of overalls for a little boy. I asked the floor-walker where they could be found. He said "Boys' Department on the Fourth Floor." I went there and they said all overalls were in the sporting department on the sixth floor. On the sixth floor they said that overalls were in the basement, where indeed I at last found them! My waste of time was due in part to misinformation from floor-walkers and clerks, a widespread defect in many stores without "information" booths. Chiefly, however, it was caused by the impossibility of the customer knowing where to find what she needed.

I have had the same experience in hunting other articles, particularly for children, where caps for children of one age are in the cap department, for another age in the boys' department, for another age in the infants' department and so on. There is no rational grouping or system,—if I cannot find the cap on the general cap counter or in the basement, I may perhaps find it in the sporting goods' department! What the customer wants is rational grouping of some kind, either according to her needs, or to ages in regard to children, or to the relation of certain articles with others. Filene's of Boston has always seemed one of the best stores in regard to grouping goods according to buying age.

205. Store "Red Tape."—Other stores seem to have too much "red tape" about returning goods; about accepting a check when goods are to be sent home; in taking home goods without waiting for inspection from floor-walker, etc. I mention only one curious example that occurred to me recently when I purchased two yards of ribbon of a certain shade for a little girl's hat. The clerk told me that she could not

cut two yards because that would leave a difficult length on the bolt, and it appeared she had only one bolt of that shade. But since I wanted the ribbon very much and I was buying everything in the store on a transfer, I went to the floor-walker. He said, "Certainly, we want you to have that ribbon. But it's against the rules. Wait a minute until I see Mr. Blank." After about six minutes, the second man appeared, heard the case, and then said, (and it was a very high-class store indeed) "Madame, I want you to understand that in letting you have this ribbon our store is suffering a loss." "Very well," I replied, "I don't want your store to suffer a loss. I need that ribbon, but if you don't wish to sell it to me I shall go elsewhere." But he repeated, "I only want you to understand that in cutting off this ribbon we are doing you a special favor and the store is losing money as a consequence."

When I stopped to analyze it, I had a feeling of resentment, and I could hardly understand why a store was doing me a favor to sell me anything for which I paid money and which they advertised that they wanted me to buy.

In spite of these criticisms and defects which I have mentioned, I believe that retail selling is rapidly rising to a higher plane. It only remains for retailers to eradicate some of the faults in store management, train their clerks so that they are more intelligent and deferential, and give the consumer that service for which she is willing to pay. The result will be closer coöperation and understanding between the retailer and woman consumer.

206. Why Consumers Cease to Trade with a Store.—It is no longer a matter of opinion as to the reasons why retailers antagonize consumers and lose trade. The University of Oregon made a research in 1929 as to reasons assigned for ceasing to deal with a grocery, drug or dry goods store, and this is how the results came out:

High prices, 14% ; delay in store service, 10% ; poor quality of goods, 10% ; indifference of sales people, 9% ; haughtiness of sales people, 7% ; errors, 7% ; overinsistence of sales people, attempted substitution of goods, tricky methods,

store arrangement or appearance, wrong policies of management, each, 6%; misrepresentation of goods, 5%; reluctance to exchange goods, 4%; ignorance of goods, 3%; poor advertising, 1%. Summarized, this survey shows that 30% of these customers were lost because of inefficient salesmanship, 33% because of poor service and the remaining 37% because of high prices, slipshod store methods and poor quality merchandise. 60% of the lost customers left within the first year; 31% during the second, third, fourth and fifth year and only 8% were lost after trading with a store for five years or longer, "the first year is the hardest!"

Still another survey of the consumer attitude toward retailers is that made in 1928 by the National Cash Register Co. among 200 consumers. Of these 200 consumers it was discovered that 47 ceased to trade with certain retailers because of the *indifference of the salespeople who waited upon them*. Twenty-four consumers stopped buying because of attempts at substitution, while 18 gave errors in bills as reasons for "quitting." Seventeen cited slow deliveries, 16 overinsistence by clerks, 13 unnecessary delays in being waited upon, 11 tactless policies, 6 ignorance of goods, and 4 refusal to exchange.

An interesting sidelight on Mrs. Consumer's retail buying reactions is afforded by a study conducted by Tuft's College. The question researched was, do men and women prefer salespeople of the opposite sex? 35% of the Mrs. Consumers interviewed admitted buying things they really didn't want from male salespeople; while 44% of the men consumers said the same about female salespeople. Older consumers were more susceptible than younger ones. For buying jewelry 53½% of women buyers preferred to buy from women; whereas for books 52% had no preference. 87% of women desired female salespeople when buying hosiery, and 50% desired male salespeople when buying men's shirts. Curiously enough, 79% of women desired male salesmen when buying shoes.

207. An Insight into Special Price Sales.—Nor are the reasons for price reductions any longer a mystery. The Bu-

reau of Business Research of Ohio State University, in co-operation with the National Retail Dry Goods Association, has studied the reasons for hundreds of cases of mark-downs in department stores. The following table shows some of the percentages:

<i>Reasons for Markdowns</i>	<i>Dry Goods</i>	<i>House- furnish- ings</i>	<i>Men's Wear</i>	<i>Women's Wear</i>	<i>Shoes</i>	<i>All Mdse. Groups</i>
Promotional reminders .....	.2%	.5%	.2%	.0%	.0%	.2%
Style or pattern	8.2	2.5	2.4	11.1	.7	5.9
Fabrics or quality .....	.2	1.1	1.1	1.8	.5	1.3
Color .....	.8	.3	.4	1.8	.0	1.0
Sizes .....	.0	.0	.1	2.5	.0	.9
Quantity .....	.2	2.0	18.0	4.5	.0	4.8
Special sales	69.2	52.1	39.4	29.0	65.2	45.3
Broken assortments	14.4	31.7	29.6	17.9	22.5	23.6
Price adjustments	6.0	6.0	6.0	6.8	7.4	5.9
Allowances .....	.1	1.6	.7	.7	.4	.6
Stock shortages .....	.0	1.5	.0	1.3	.0	.6
No information .....	.7	.7	2.1	22.6	3.3	9.9
Total markdowns	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

On women's wear a large factor, it will be noted, was of course style or pattern obsolescence (11.1%); while significantly, *no information* was given for 22.6% of women's wear sales, showing that any old excuse was sufficient, on pure habit of marking down—from of course an abnormally high mark-up.

208. A Study of Merchandise Returns.—While I am quoting statistics I may also present the figures (also compiled by Ohio State University) compiled from an analysis of 66,154 merchandise returns in 27 department stores in nine Ohio cities in 1926, particularly as it throws light on the extent to which consumers change their mind. Quite evidently this general change of consumers' minds about goods is to some degree a "blind," a camouflage, as Mrs. Consumer naturally saves her face if she can when returning goods if she discovers that she has been hasty or over-optimistic. On the whole, however, the "return" problem is shown to be one in which consumer vagaries and capriciousness constitutes less than 30% of the total returns. In another investigation of

returns made some time ago, it was shown that 53% of the returns are by charge customers, which proves what, as a consumer, I have always maintained, that a charge account distinctly encourages careless buying.

The figures on returns are as follows:

<i>Reasons</i>	<i>Value of Returns</i>	<i>Number of Returns</i>	<i>Average Value</i>
Customer's change of mind	\$140,213.93	17,157	\$8.17
Sent on approval	103,771.86	8,382	12.38
Wrong size asked for by customer	78,627.09	18,057	4.35
No reason stated	39,259.54	4,414	8.89
Other reasons	26,667.92	4,445	6.00
Wrong color	17,533.31	4,103	4.27
Wrong size sold (store's error)	10,328.30	1,678	6.16
Other imperfections	8,912.51	1,602	5.56
Unclaimed ("will call")	8,784.22	730	12.03
Customer's mistake in ordering	3,762.43	1,800	2.09
Tearing	3,710.84	728	5.10
Fading	3,060.14	464	6.60
Delivered damaged	3,015.12	660	4.57
Wrong size marked	2,224.68	493	4.51
Delayed delivery	2,148.88	317	6.78
Ripping	2,038.01	519	3.93
Spotting	1,118.16	116	9.64
Shrinking	853.60	95	8.99
Over or undershipped	596.32	263	2.27
Wrong address	434.13	82	5.29
Stretching	285.68	49	5.83

209. What Mrs. Consumer Wants of Retailers.—Further statistical light on what Mrs. Consumer thinks about retailing is presented by a survey made by the Department of Commerce in New England.

Twenty per cent. of the women replying voted for "better selections and variety." Next in importance was "lower prices," with 14% of the women in favor of this, while "More courtesy on the part of salespeople" ranked third with 13%. Here are the figures:

	<i>Per Cent</i>
Better selections and variety	20
Lower prices	14
More courtesy on the part of salespeople	13
Wider services (rest rooms, mail orders, etc.)	12

	<i>Per Cent</i>
Fresher and better maintained stocks	9
Better trained salesforces	7
Better quality merchandise	6
Newer styles	5
Better store displays	5
Fewer and larger stores	3
Greater neatness and cleanliness	2
Discount for cash and carry	2
Truth in advertisements	1
Modern merchandising methods	1





XXX

New Consumer Attitudes Toward Chain Stores

Hailed by us as a great blessing, the chain store, as I see it, has now passed out of the bonanza and special favor class and entered upon its real adulthood. Mrs. Consumer, in her perhaps ruthless way, first used the chain store for her purposes, and that purpose accomplished, is now not quite so enamored of the chain store plan.

210. The Chain as a Club on Independents.—Frankly, I am persuaded that her purpose in enthusiastically supporting the chain store was to use it as a club upon the stodgy and stolid independent dealer, who was making little progress and who in many instances was greatly hampering Mrs. Consumer. She wanted something with which to “wake” up the independent retailer. She first turned to the department store as a rival, but it did not altogether succeed in waking up the retailer. If she lived in rural and semi-rural districts, she turned to the mail-order-house, and to house-to-house selling. Apparently it took a combination of all these sledgehammers in the hands of consumers to make a real dent upon the smugness of the average retailer, and acquaint him with

the fact that women must have better local service and greater economy in conventional purchasing.

Fitting in with the "high-cost-of-living" conditions and the post-war inflation period, Mrs. Consumer turned to the chain store and its vigorously cut prices with great relief. It was such a pleasure to realize that one was not being gouged of a long, long profit, often for goods that were stale or of no honest value. Stretching our dollar as far as possible was extremely important in those lean years, and we didn't mind herding into a chain store, wearily waiting, serving ourselves, carrying our purchases and selecting from an exceedingly narrow stock.

But 1929 is another year. Much has happened in the interim. Mrs. Consumer has more money, is less excited about a cent or two price differential, is more sophisticated, less content with private brand goods, wants more service and better quality and style. Right ready by her side is the independent retailer, 1929 model, a very much-chastened man—or indeed not the same man at all; an efficient retailer who offers some of the best advantages of the chain, including clipped prices, and many others besides. So Mrs. Consumer, having shaken up and cut the Rip-Van-Winkle locks of the independent retailer is looking a little more critically and less favorably at the chain store.

When I go to shop I sometimes have difficulty in determining whether a store I see is a chain unit or an independent. The long monopoly held by chain stores on price specials, window streamers, bright colored fronts, etc., has been seized by independent retailers, and sometimes, I have noted, they have beaten the chain at its own game, with "voluntary" chains.

These rapidly growing groups of retailers are pooling together, like a chain system, to advertise identical articles at identical price reductions. In some sections they have co-operative buying associations, thus further duplicating the benefits of the chain. I am told they are now quite as numerous as the regular chains.

But the whole matter goes deeper than this. I have been

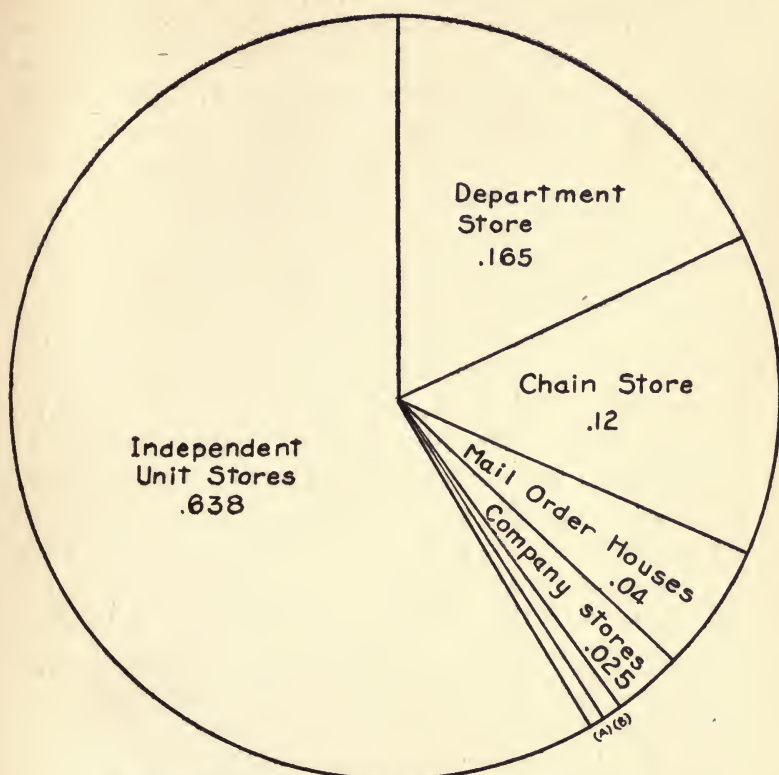
a student of buying not only for the professional objects of my household engineering work, but also for the practical purpose of marketing for my own family of four children. I have seen the chain store not only from the point of view of the person in the large city—I shop in New York too—but also from the points of view of the small town and the village resident, for I do my routine buying in Huntington, a town of 12,000 population, four miles from my Experiment Station. I do occasional buying in the small village and farms of Greenlawn still closer by, which has but 300 population. Thus I shop in metropolitan, urban and also rural stores.

When I first came to Long Island there were no chain stores, only the usual small town stores, and a village general store. These general stores were quite terribly dirty, unprogressive, high-priced, stuffed with bad merchandise, old merchandise and whose owner had a who-cares attitude,—because we *had* to buy at his village general store. Today there are chain stores even in this tiny village of 300!

211. Upper Levels of Consumers and the Chain.—But this deeper problem I refer to is the matter of service, variety of stock and speed of shopping. For low and lower middle class housewives especially, the chain store is no doubt a matter of consequence because of its saving in price. Such women can afford to wait their turn to be served, don't mind carrying purchases home, and through necessity must restrict their purchases to the comparatively narrow range of brands and goods carried by the chain. But not so with the middle and upper class women who constitute the great bulk of American people. They must and will have greater variety of goods, and also more service. What is the chain going to do about it?

You can see how it works in the chain which I patronize. I like to trade there when I can, not so much because of price, but really because the manager is a live wire. Frankly, if he left the chain store and went into business as an independent, I believe he could take two-thirds of his trade with him. I gave him a beautiful fountain pen last Christmas as a little appreciation of his exceptional alertness to my needs.

He remembers details of my usual order, thus saving my time; he makes practical suggestions, he goes out of his way—and actually departs from his chain's policy—to serve me. He isn't supposed to deliver, but in an emergency he does if I



(a) Canvassing, or house-to-house selling .01
 (b) Consumer's Co-operatives .002

TOTAL \$1.00

HOW THE CONSUMER'S RETAIL DOLLAR IS SPLIT UP

request it. He cashes checks for me, and he does a dozen other things which are positively not typical chain store services. In fact, they are actually the things which have been regarded as the independent retailer's special province. And

our popular "Jim"—the store manager, confides in me that he is thinking of starting a store himself!

Sad to relate, there are still too many independent retailers, also many chain stores, which have nothing to offer in the way of personal alertness and service by the manager. These men are dull, impractical, even stupid oftentimes, and are very far indeed from the picture that I have put before you of the wonderful, sympathetic, wise and helpful independent retailer whose word you should value so highly. To be perfectly blunt, there are now equally bad chain store managers and old-time independent retailers—often a dirty, illiterate, short-sighted, half-Americanized foreigner; or a sleepy, narrow-minded, dead-from-the-neck-up American. It irritates and annoys me to trade with such people.

212. The Chain's Limited Stock.—So, when I come to analyze the matter, I have now a neutral attitude in regard to the chain. I use it if it can help me, but I'm neither a fan for it, nor a knocker. It happens that I still do some of my trading at a chain, but I am always having a good natured argument with the manager. He carries too little stock—which, being wise in retailing, I know is the chain's basic turnover idea; stocking only the faster moving items.

But where does that leave me? I don't like to go to two or three grocery stores to do my shopping. I want to go into one store and finish up quickly, pay one bill and depart. My alert chain store manager sends his clerk out to another store and gets what I want—but he won't stock the items; he has his orders and his supply from headquarters—he couldn't even if he wanted to. Being clever and valuing my trade, he sees that I get what I want by having his boy go out and shop for me. But that is not a very sound plan, and I frequently now trade with a new independent retailer.

And then there's the matter of brands. He followed his headquarter's orders faithfully at first and tried to sell me some of his private brand goods, but I laughed at him. He never tries to sell me his house's private brands of anything, now, because he knows I won't take them, I've been noticing of late years an increased awakening of the chain stores to the

fact that they must sell more standard advertised brands of goods if they want to hold anything but the poorest class of customers. It is certainly a wise policy to take heed and supply more of the standard brands, because if prejudice develops against the chain store, it will be for the reason that they often try to foist on women a lot of unknown merchandise of no reliable standard. Surely the fact that 82% of the goods sold in chain stores is nationally known trademark goods should make all chains stop and look out as have the larger ones.

213. The Personal Touch and the Chain.—Women are intensely practical shoppers, and they would in many cases make better storekeepers than the dealers they buy from! Why can't we have more stores which combine the best value of both the independent and the chain plan? I get something like those values from my good friend the chain store manager, because he is an exceptional chain store manager; but still the combination isn't perfect. It seems always that one of the three elements is missing—either the personal ability of the storekeeper is lacking, or the stock isn't just right, or the price.

I will also say a word on chain store window display—which I consider most unintelligent, except that of some drug chains. It isn't one bit of an improvement over the independent retailer's old windows and is usually entirely without ideas. Why not display along suggestive selling lines all the items needed for washday, or all the items needed to bake a cake, all the items for packing the picnic lunch box—and show the goods against a background of its natural surroundings and use? Those endless pyramids of tin cans and packages bore me to tears.

Intelligent women know perfectly well that the chain store is as modern a device as radio or telephone, and would consider it silly to be prejudiced against it. Even rich women have no compunction about buying from chains. But it is perfectly true that women are demanding that chain stores serve them better, and be thoroughly prepared to meet the competition of the awakened independent store. To come closely to grips with the question of choice, let us say, between a cash-and-carry

chain store and a cash-and-carry independent store, I frankly don't believe the average woman has a decided preference either way. It is the personality of the proprietor or manager which tilts the scales. I suspect chain stores would do well to pay increasing attention to the selection of managers and find men who can be to customers what the idealized independent retailer is supposed to be.

I have heard a New York chain store owner say frankly that his most "sure-fire" success with chain stores is built on finding an independent dealer who has "failed" and making him a chain unit manager. The dealer before he failed, probably had fine qualities as a storekeeper—advice to housewives, sympathy and an obliging personality—but didn't have the technical knowledge which the chain store headquarters can easily supply.

Some of the cheap help I have found operating chain stores repelled me exceedingly; and perhaps if chain store management personnel is not improved, better class women will develop a permanent prejudice against the chains from frequent experience with such managers and their help.

214. Statistics of Housewives' Opinions on Chains.—The housewife only five years ago was definitely of the opinion that she got better prices and service from the chain store, as is shown by a survey made by the School of Business of the University of Oregon. 2,400 questionnaires were sent out to householders, city and semi-urban. The chain store drew the biggest percentage of all (71%) in answer to the question as to which did most to keep the costs down. Mail order houses came next (65%). 1,478 housewives out of the 2,400 indicated that in their minds the chain store offered the closest prices of all outlets.

This we can now contrast with up-to-date figures of five years later, indicating the results of an actual price comparison of purchases in New York City chain and independent grocery stores. Facts emerged proving the basis of the consumers' increasing skepticism of chains. The average percentage price of the chain store goods was only 2% lower than

that of the independents*. As Dr. Alexander says, this is certainly not an impressive advantage. Therefore, I contend that I am correct in my statement that Mrs. Consumer, who has not lost her bargain sense, but now visualizes "bargains" far more intelligently, and knows the service she wants, is going to patronize a good dealer where she finds one, chain or independent, with the preference for the good independent.

That as late as 1927 not all housewives had come to the realization of the improvement of the independent store in competition with chain stores, is evident in the following survey made in New England by the Department of Commerce. Seventy-seven per cent of the New England housewives stated that the main reason for patronizing chain grocery stores was the price factor. 10% of them considered quality of merchandise of primary importance; 8%, convenience; 2%, service and variety; 1%, neatness and cleanliness, and 2% gave miscellaneous factors.

Ninety-five per cent of the housewives believe that prices are lower in chain stores than in local competitive stores, while 70% stated that they believe quality is the same in both chain and local stores, and 78% are convinced that the service rendered by both stores is the same.

215. Bombastic Claims by Chains.—The frank attitude of a considerable portion of the chain store merchandising world is illustrated in the statement of President E. C. Sams of the J. C. Penney Co. at the U. S. Chamber of Commerce round table discussion in Washington, May, 1929. Mr. Sams claims, as do others, that distributors must regard themselves as "community purchasing agents," and that the distributors are more and more determining specifications and styles, and should get away from handling nationally advertised brands.

I challenge such statements. The distributor is distinctly not a "community purchasing agent." He is running a business for profit, precisely like the manufacturer, who has too good a sense of humor to call himself "the nations purveyor,"

* Survey made by Dr. R. S. Alexander, Asst. Prof. of Marketing School of Business, Columbia University.

or some equally high-sounding name as a badge of superiority. Mrs. Consumer is her own purchasing agent, and she hires a distributor quite as she hires a plumber, a carpenter. She may ask his advice, but she gives him his orders. It may still be easy to sell just merchandise, whatever its origin, in Penney stores in the small towns where alone they operate, but sophistication and metropolitan standards are arriving there too, and must inevitably turn small town consumers into connoisseurs who never fail to know what brand they want. Such brands are, inexorably, mostly nationally advertised brands, because the best manufacturer is the one who takes most pride in his goods and has enough confidence in it to give it a name and bulletin to the public his claims. It is statements like these from distributors who translate their selfish ambitions into grandiloquent terms of self-laudation, at the expense of others, whom the consumer is beginning to "debunk." The consumer wants a harmonious system of production and distribution of the best goods, branded responsibly, widely distributed and priced reasonably, and it has no patience with quarrels which prevent that result.

The claim made at the Economic Club, Chicago, in May, 1929, by the president of the Kroger Chain that chain stores save the consumer 300 millions of dollars a year (which is nearly \$12 per family, or about 24 cents a week), may be perfectly true, although the ratio of this differential is rapidly declining. But this is again an instance of claiming too much, for this saving was *earned by Mrs. Consumer*, in self-service, cash-and-carry, walking out of her way oftentimes, and in doing without good service generally. This service, not being rendered, did not cost the chains anything, so it is ambiguous to claim that the sum was presented to Mrs. Consumer gratis. Furthermore, this price differential—besides being small and declining—is admitted by the chains themselves to be the chain's own greatest "menace"; "cut-throat competition between chains" is the description. I, therefore, fail to thrill at this "saving" of a quarter of a dollar per week per family,—at very likely more than twice that amount in cost of service performed by Mrs. Consumer herself.



XXXI

New Departures in Distribution and Consumer Service

Things seem to be stirring in the retail field, and it appears as though we will have many new departures tending toward more service for consumers. I suspect that there is a kind of retailing revolution in the air.

Thus tremendous pressure has occurred toward reduction of distribution expense. The mail order house has made a unique contribution by establishing branches in city outskirts; the municipal authorities and railways have built better markets and distributing wharves and centers, and various retail methods are being tried.

One of these is the "mother store" system just beginning to be put in operation, whereby branch department stores will be located in every residential section and sample lines carried, consumer purchases being filled from the "mother" store. This is a miniature of the mail order house plan on a national scale. Marshall Field, and other Chicago stores will have suburban stores as branches of the same tree. Traffic conditions in large cities point clearly to a decentralizing tendency, and as a consumer I loudly applaud. Women, like men, are com-

ing to hate rather than to love "shopping" under modern crowded city conditions, and have already cut down the average time they spend in a store from about three hours to one hour.

216. Mrs. Consumer Calls for Greater Shopping Speed.—There are plenty of other novelties; the five and ten cent grocery store and the selling of groceries by Woolworth being an interesting one. This is in general line with the tendency toward standardized goods at low prices available quickly; a tendency which the five and ten, five-cent-to-a-dollar stores, and such chains as the Penney stores well illustrate; also the increase of automatic vending machines. We consumers want desperately to cut down our shopping time on standard goods. We fume with impatience—setting as we do a real value upon a woman's time these days—at the idea of spending an hour buying some cans of Campbell's soups, some Ivory Soap and a general miscellany of minor articles. If we had our way we would press a button marked "Campbell's Soup" and have it whisked into our kitchens pronto, like a slot machine. Virtually we accomplish this through *telephone buying* to which we are increasingly addicted. I am reliably informed that in many sections as much as 70% of grocery orders are by phone*; and I was counsel to a new chain of food stores which made very elaborate arrangements for the handling of telephone orders, having even visible card records at each operator's elbow containing prices, sizes in full detail, as well as suggestive menus and recipes for the use of each item of goods carried. The housewife was able to call her favorite operator, known personally to her, and learn just what was freshest and most plentiful, and have suggestions made regarding various ways to cook it appetizingly. The department stores have developed telephone ordering to a high point of efficiency, aiming to extend the convenience over a far wider range of household goods than women commonly buy. Even such items as rugs, stoves, furniture and shoes are bought with satisfaction over the telephone. It is the modern woman's

* See "Selling by Telephone," by J. George Frederick, Business Bourse, New York, \$4.00.

shopping labor-saver, and when the service is well developed it is Mrs. Consumer's real friend. No wonder it is growing with great rapidity. Merchants who take real pains with telephone orders, seeing to it meticulously that we obtain as good service as if we personally shopped, are very wise.

General food stores have been growing, and such stores as "Stop and Shop" in Chicago, MacCann's in Pittsburgh, etc., have made history in modernized food selling, providing a very decided "back-fire" through their very wide variety of foods, to the narrowing tendencies of the chain store.

217. Adaptations to the Automobile Era.—Another novelty is the grocery chain on wheels which is in operation from Los Angeles to Pittsburgh. It is a combination of the fixed and movable types of stores. A self-serve grocery and meat market is set up and five stores on wheels operate from it. Each of these five store bases has a district consisting of about 3,000 houses to which two letters are sent weekly. Customers can either come to the store, buy their groceries, and carry them home; or they can order by telephone and have delivery made; or they can wait for the moving store which makes the rounds twice a day. Each store on wheels carries 30 vegetables, 50 drug sundries, 600 grocery items, and a meat market, and accommodates nine shoppers at one time. One man serves both as driver and clerk. For certain types of consumers in certain localities this is most welcome.

Another radical departure in consumer service is operating in Cincinnati; consisting of a newly invented, take-down building providing for drive-ways for motoring customers who may select goods without stepping out of their cars. The significance of this lies in the recognition of Mrs. Consumer's desire, already referred to, *of cutting to a minimum the time and effort of shopping*. This being a motor age, the "Auto-O'Circle Food Market" is likely to be a decidedly interesting experiment. The popularity of shopping without getting out of the car is already demonstrated by the roadside markets which do a business of many millions. This new automobile store offers a choice of three kinds of shopping—(1) a clerk service; (2) a self-service,—both of these requiring getting

out of the car—and the automobile service. Groceries, fruits, meats and vegetables are carried. Double driveways are on each side of the building. Eighteen cars at a time can be served, all under cover.

218. Women Entering Distribution.—It is worth while noting another interesting departure, operated by a woman, Mrs. Lothe Wonders of Muncie, Indiana, who in 12 years has built up an annual sales volume from \$30,000 to \$175,000, with the remarkable turnover of 40 per year, in a town of 41,000 population and with 160 competing stores. She decided to use only women for clerks. Telephone methods are applied very extensively, and women come to know the telephone operators personally, and meet their customers at the door with especial courtesy when they call. The store carries quality merchandise and does not cut prices and deliveries are made every hour. Her success is another indicator of the fact that the modern Mrs. Consumer values personal service above price cuts.

219. Mrs. Consumer Likes to Touch Goods.—A most interesting innovation in display has been begun this year by the Postum Company, based on very sound consumer psychology. It consists of a "self-service set" for dealers' counters in which Postum goods is spilled higgelty-piggelty. The theory is that I and other women like to touch merchandise,—which is correct—but never have felt quite at liberty to do so, so long as the usual prim rows of goods stood neatly on dealer's shelves. This container suggests informality, so that we women will pick up the packages and look at them. Women most assuredly like to touch what they buy—it is instinctive with them. That is why packaged fresh fruits and vegetables have not yet been highly successful, and why even telephone selling of them is not popular. In this connection, it is necessary for anyone representing the consumer to admit that women buyers do considerable damage to merchandise, especially perishable goods, through handling it. Henry Frommes in *Modern Merchant and Grocery World* estimates that the direct loss from consumer handling is about \$2,000 on gross sales of \$65,000, which is a very appreciable loss, one must

admit. However, everybody agrees that this consumer handling increases sales. It is perfectly true that Mrs. Consumer is rather inconsistent; desiring to handle the goods, and yet avoiding goods that look shopworn. Some dealers distinctly discourage handling the more easily damaged goods, and keep the goods in their own hands.

Nevertheless it is also agreed that the consumer's three logical steps to a sale are (a) "have you got it?" (b) "can I see it?" (c) "let me examine it." The logical answer, it seems to me, is to make goods more visible, put more of it under glass and package more of it in cellophane or other transparent material. Consumers will never yield up the right to examine goods closely, but their demands, as well as selling psychology are met when the goods they take in their hands are packaged and sealed. It is not so long ago that we consumers expected to see naked a loaf of bread before we bought. We do not any longer expect this; nor in the case of butter, cheese, or even bacon. The package is in the interest of sanitation and we appreciate it.

220. Popularity of Fixed Price Grades.—There is another new tendency of importance—the establishment of fixed price grades. The men's hat and shoe stores have been very successful with this plan, and it is being applied with success to women's shoes, hats and dresses. The Fraser-Paterson department store in Seattle has standardized for instance, on just two womens' shoe prices—\$6.50 and \$10.00. There is an inevitable movement toward fixed price levels, all of a piece with the mass production and standardization principle. We consumers like it.

221. Mrs. Consumer and Distribution Cost.—Intimately bound up with Mrs. Consumer's hopes and expectations from business men for an increased purchasing power of her dollar, is, of course, a revision downward of distribution cost. This is a complex matter, as Mrs. Consumer well realizes, remembering as she must that the demands she makes for service and convenience are increasing rather than decreasing. Still, she knows that distribution costs are prodigious, and must somehow be scaled down.

For instance, she took part in the research made by The Port of New York Authority in 1925 as to costs of distributing fruits and vegetables from distant markets into New York City. Twelve separate women's organizations participated in this survey, which was also aided by the Bureau of Agricultural Economics at Washington. This survey developed the perfectly astounding fact, fully proved and unassailable, that *it costs more to distribute an Oregon apple to my breakfast table after it arrives in New York, than it does to grow it and ship it all the way across the continent!* The figures are plain:* the apples cost the New York wholesaler 43.8% of the retail price, and the remaining 56.2% represents cost of distribution and profit from the New York wharf to my breakfast table. The details are:

	Dollars	Percentages
Retailer's margin	1.90	37.3
Jobber's margin .....	.53	10.4
Wholesaler's margin .....	.43	8.5
Transportation charges (freight and carriers protective services) .....	.78	15.3
Shipping Organization margin .....	.26	5.1
Grower's portion per packed box	1.19	23.4
	<hr/> 5.09	<hr/> 100.0

This inquiry into the high distribution costs indicated that *the physical handling* of the apples (and of course apples are here merely a typical example of most other fruits and vegetables) was what raised costs so high; plus the unproductive or idle time of trucks (30% of total trucking time). Thus we are thrown back to what business men in general realize is a major problem of today to reduce the very high material handling costs. Consumers have faith that engineers will solve this problem.

It is interesting also to note that this survey showed that the difference in price for the same grade of goods, between the credit-delivery store and the cash-and-carry store was 14%

* "Some Facts about Margins and Costs in Marketing Fruits and Vegetables," by the Joint Marketing Research Staff, Port of New York Authority, 1925.

on apples; and varied from 8% for potatoes to 18% for oranges. Another interesting point developed was that New York distributors required 12 cents for their services *per sale*, and it didn't matter whether the sale was small or large; *the making of the sale* was the expensive item.

222. The Eight Handlers of Eggs.—If we shift our attention to *eggs* for a moment, some other interesting distribution facts come to notice. Eggs go through a maximum of *eight* separate hands before reaching the consumer: (1) producer, (2) buckster, (3) country store, (4) shipper, (5) receiver, (6) storer, (7) jobber, (8) retailer. Mrs. Consumer, in many instances, has a choice of buying from any one of the eight, if she wishes. Nevertheless no one of the eight appears to be a wasteful or unnecessary part of the curious chain. Despite clever patent carriers, parcel post and direct-to-consumer advertising, and a great deal of competitive pressure, this chain for eggs has not been broken or dispensed with. Not only has Mrs. Consumer widened the gap between herself and the egg producer by service and other demands, but egg producers have done the same by demanding steady markets, prompt payment, etc. Thus we have "the eight who gather around one egg." Nobody seems to know what to do to lessen the number.

223. Distributing a Can of Tomatoes.—While we are examining distribution costs it might be well to mention a similar study made at the University of Maryland, as to how the consumer's dollar for cans of tomatoes is disposed of. The result was as follows: 46% to canner, 19.8% to retailer, 18.8% to grower, 6.6% to wholesaler, 4.9% to transportation, 3.9% to grocer. I call attention to the significant fact that the wholesaler gets a larger share than the grocer, in this instance. Doubtless the canned tomatoes in question are private brand goods!

224. Margins on Milk.—Milk being a basic staple it is interesting to note the University of Illinois recent figures showing that in 1908 the margin between the price paid producers for milk and the retail quart price amounted to 4.7 cents per quart in the Chicago market; which had increased

to 8.6 cents by 1927. This is an excellent indication of the greatly increased distribution cost.

Distribution is something Mrs. Consumer cannot know much about except in general, and I don't know that she can be of much aid, since she appears to be complicating distribution by her demands rather than simplifying it. The days when I went to market at the wharves in St. Louis with my grandmother in her carriage, and we came home with great, luscious watermelons bought for a nickel, fresh from St. Louis steamboats closeby, were simple indeed from a distribution standpoint, and I fear can never return. Our only salvation is the use of modern mechanical, labor and time eliminating methods.





XXXII

"Consumer Clubs" and Buying by Specification versus Brand

If I am a pessimist on consumer club movements do not set me down as a reactionary. I have seen five separate efforts of this kind come and go. At one time eight or nine years ago, I myself was rather interested in one such effort. We had an enthusiastic meeting here in New York. John Corbin, well known theatrical critic, and other public men were on the committee as well as others prominent in sales and advertising. As John Corbin said at that time, "everybody was organized but the consumer." Even in England, he contended, the "Middle Class Unions," as they were called, were doing a good job of fighting for the consumer's rights. Why not something similar in America? We tried, but did not succeed. Why?

225. Why "Consumer Clubs" Cannot Function Adequately.—I believe I can make quite clear why; and perhaps I may be pardoned for feeling that I have sounded the depths of this subject, and for predicting, further, that no other effort of the kind will arrive anywhere. My long and wide experience as household editor of several great women's magazines

and national chains of newspapers, my experience in addressing women's clubs, farm granges, advertising clubs and Chautauqua circuits; and my experience with many thousands of letters from women on all social levels on the subject of buying family goods,—at least prevent me from being ignorant of the difficulties involved, and restrain any theories and optimism I might have.

Consumer club movements for testing of goods, the preparation of specifications and other plans to set up arbitrary schemes to guide buyers in their purchases, must fail primarily because we have already far better machinery for guiding and protecting the consumer than any purely voluntary organization can hope to set up; far better machinery indeed than we now use. This machinery consists of three very different kinds. First, is the *consumer voting power, through repeat buying*. Second, is the *magazines' and newspapers' consumer service and testing departments and their advertising standards of admission*. Third, are the purging, policing efforts of the Federal Trade Commission, the Better Business Bureaus and the aid of various Government Departments, universities, experiment stations. Last, but not least, is the work of retailers and manufacturers themselves. I will grant that this machinery is not perfect, nor is it completely coördinated; but the defects are many *distribution* defects and not defects of honesty, quality or information—with the exception of the canned goods field.

Theoretically there ought to be "one great clearing house," but the fundamental defect in the consumer's club plan of Messrs. Chase and Schlink, as well as others, is that there is lacking any really cohesive centrifugal force that makes such a huge enterprise possible. The public does not really believe the premise such clubs are based upon, namely,—that the public is being "gyped" right and left, or that it can really save a lot of money by joining up with the suspicious, "big-business hating" ideas advocated.

226. Public Wants Less, Not More Work.—Furthermore, the public seeks less burdensome buying and consumption, not more technical labor and care. It wants more, not less short

cuts; and, finally, it is fundamentally educated out of mixing, grinding, and compounding for itself. It is willing to pay generously for being saved even the bother of thinking over-much about its purchases. What is more, it does not believe in the capacity of any one organization to make sound judgments as to what brand of any or all types of goods is "the best." Every woman who buys, (and that means all of us,) knows from oft-repeated experiences that there is no omniscient standard for "the best" *for her*. There are too many factors that enter into the situation, not only quality and price, but service, convenience, distribution, size, packaging and other considerations, even such a strange factor as social prestige. Theologians in the middle ages debating how many angels could stand on the point of a needle represent a simple discussion compared with a debate on the relative virtues of Borden's or Horlick's malted milk; or watersnake shoes versus sharkskin shoes, or an Atwater-Kent versus the Radiola set. I am not excited over the discovery that I pay 25 cents a carton for salt coming from the same salt beds as the other brand which sells for 15 cents a common bag. Time is money, and so, conscious and open-eyed, I choose the handy carton, with confidence in the name and its higher sanitary and convenience standards, at five or ten cents extra. It is worth an extra nickel to deal with the more up-to-date, careful company, taking especial pride in the carton bearing its name, and exercising additional care in handling its contents. The chances are that by my action in preferring the carton this maker will be able later to reduce his price and pay better wages, use cleaner methods of handling and maintain uniform quality standards. We consumers simply do not care to waste time on the great mass of technical data about household goods; we would become a walking encyclopedia if we tried to master it all. And very especially we do not care to waste time on the hopeless idea of Messrs. Chase and Schlink of having us mix our own chemicals and foods from raw materials.

Somebody should convey to Messrs. Chase and Schlink the simple mathematics of consumer buying in relation to the

modern woman's budget and leisure requirements. So far as I can figure out, an average woman following the "consumer club" ideas and instructions, could save as much as \$40 or \$50 a year, but at the cost of almost twice the number of hours it now takes her to purchase. Doubtless certain hard-pressed types of household buyers with large families and small budgets, would gladly exchange 150 hours of time for \$50. But these are precisely not the kind of women who will ever join a Consumer's Club, or if they did, have intelligence enough to be interested in its technical data. As for just accepting the dictum of the consumer club arbiters, few women are willing to subordinate their shopping judgment in this wholesale manner.

227. Inability to Reach Large Masses.—Observe, if you will, the present status of the Chase-Schlink Consumer's Club: After all the immense "ballyhoo" which their book obtained for the idea, in the book itself, in reviews, interviews, speeches, public debates and discussion, the net result is at the present writing, I am told, a little over 1,000 consumer memberships! I submit that this is the veriest "drop in the bucket"; and my prediction is that it cannot ever reach the 100,000 level; possibly not even the 10,000 level; which means that it is just a mere fly-speck in the consumer situation; a tool utterly incapable of its large self-assigned task. In a country of 28 million housewives, we must devise tools capable of touching *millions* of them; and more than that they must be, to a large degree, automatic, self-operative and simple. There is just no time for holding inquests over the purchase of spools of thread, or drawing up and studying specifications for every nickel purchase.

228. Mrs. Consumer's Effective Vote—Repeat Buying.—The first great machinery for the *protection* of the public is *repeat buying*. There is simply nothing to equal it in overwhelming force and finality. The merchandising system of today is in itself a great consumer's club, and the members vote in broad democratic fashion at great popular elections, the polls being open every day at a million or more retail

stores. We consumers are "turning out the rascals" among commodities far faster than any consciously organized Consumer's Club will ever accomplish, simply by that decimating weapon of failure to buy, or at least failure to buy the second time. You may, by hook or crook, slipping past all the watchers along the line induce me to buy a package of breakfast food that is simply so much sawdust, or a pair of shoes that is made of paper, but I will make note of the name and give it a very wide berth the next time. Possibly I should have consulted some Omniscient Merchandise Bible prepared by a Schlink or Chase, turned to Page 641 in the Division of "Shoes," and run my fingers down the line of some thousands of brand names until I came to Footlux, and when I saw "Grade K," and read 100 words of detail, I should have said nay, nay to my buying impulse. But I do not like omniscient bibles of any kind, nor would I like to see, as a consumer, so much power centered in the hands of a few men. And as I have already indicated, when I finished reading the details of a Consumer Club report on Horlicks and Borden's malted milk, I would doubtless still be in a quandry as to which to buy.

We see the same idea in politics. There are plenty of voter's clubs or well-meaning citizens burning with zeal to tell me how to vote, and to supply me with bundles of facts as to the candidates; but I find my confusion only worse confounded, and my trust finally in the trial and error method, and in the power of my ballot. The collective common sense of American voters has not very notably or persistently gone wrong in politics; nor has the collective common sense of consumers in their purchases. Each has notably advanced their standards, their intelligence and their critical judgement. A candidate for public favor in the shape of an article of merchandise is quite as foolish,—if a crooked and incompetent candidate,—to hope for a successful public career, as a crooked and incompetent political candidate. Indeed, far more so, for the "rascals" and incompetents are turned out of business far faster than they are turned out of politics. The white light of the consumer's household beats very pitilessly upon mer-

chandise that doesn't satisfy. In years gone by millions of consumers bought shoddy, cheap goods because they could not afford the better goods, but that day is going very fast.

229. Consumer Guidance by Periodicals.—The second important machinery for *protecting* and informing the consumer is the *magazine* and newspaper *service and testing departments*. There are not many of these which are really capable, but these few have millions of circulation, are tremendously valuable, competent and entirely trustworthy.

Why wish for impossible million-membered consumers' clubs, when virtually every magazine or newspaper is already, in effect, a consumer's club? They are *reality*; the consumer's clubs are dreams from the land of maybe. Every subscriber to a woman's magazine, every reader of a good newspaper woman's page (and this means something like 12 million women) is in effect enrolled in a consumer's club. Two great magazines and one or more newspapers are providing far better advisory laboratory testing and selecting facilities than any present "club" has to offer, or, in my opinion, ever will have to offer. The very lack which is fatal in such consumers' clubs—cohesive, large-scale membership and organs of communication—is already overcome by the women's magazines or large newspapers. These can give publicity to educational material, and bulletins, distribute new ideas in the form of booklets and leaflets, maintain high-priced staffs and laboratories, answer inquiries and conduct food and appliance tests. At the same time they can and do set standards for admission of advertising, plus a symbol of tested merit, and thus in a practical manner prevent important purchasing errors. I look for this type of "consumer's club" work by periodicals to continue to increase in importance and scope. In recent years the work of newspapers in holding great public cooking schools and demonstration lectures, even pure food and household equipment fairs, has been increasing, and has rendered important educational service; bringing consumers in closer personal touch with sources of expert information.

230. Bureau of Standard's Certification Plan.—The third type of machinery for protecting and guiding consumers is

policing effort by public bodies, and also includes every other type of consumer intelligence work. The various sources of consumer information are constantly increasing. The Government's Bureau of Standards has now put into action a plan of publishing and distributing lists of manufacturers who have complied with the specifications of the Bureau for their type of goods. It is called the "Certification Plan," now applied to 200 master specifications, 146 of which are available on request to the Bureau of Standards. Most of these are technical goods, but it also includes (1) all varieties of soap; (2) all varieties of brooms; (3) all varieties of electrical goods; (4) all varieties of leather; (5) all varieties of roofing; (6) silverware, and (7) fire extinguishers. Nearly 4,000 manufacturers have complied with these standards; and as a matter of course you will find on this list the names of the well-known advertisers. It is *the non-advertiser*, not the advertiser, who is most conspicuous by his absence on such a list—as he is, of course, on *any* selected list of tested household goods.

The difficulty with all these isolated sources of information is the same difficulty that is faced by any consumer's club. How few thousands of household consumers will bother with guiding their shopping by this government "certification plan!" We home economists know how few, from the experience with other government leaflets for housewives. Even Mr. McAllister of the Bureau of Standards admits that "it is not self-evident" that the consumer would use the data of the Certification Plan *even if it were simplified for her*—which now it is not! The difficulty always resolves itself into one of simplification, and of reaching millions of women, not just the limited body of intelligent, mentally discriminative housewives who are already pretty familiar with such buying information as can be assembled and which has any practical value.

231. Buying for Utility is Limited.—After all something like 60% to 75% of household goods, I estimate, isn't bought on a basis of strict utility value or nutrition or chemical efficiency at all; and I should judge that 50% of it is not bought on a pinching, economy basis. The decline of the effectiveness

of price cuts in chain stores is good evidence of the tendency. I estimate that 50% of goods is bought on the basis of individual taste, or style. The style factor is every day becoming more important. Even when utility does enter in the matter, it is absurd to spend time over a 1% difference in sheer efficiency between several well-known makes. Automobiles and radio are a good example. Who wants to, or who does buy an automobile today on a fine-cut laboratory test of engineering efficiency? The engines of a dozen makes are often made in the same plant, and their parts are standard—Timken, Stromberg, Goodyear, Champion, etc. The actual technical differences are not great, and inevitably their selection turns more on style, equipment, design, color, pride of name, luxuriousness, etc. Often the buyer never even lifts the hood of the engine before buying! I would greatly enjoy seeing some of these consumer club enthusiasts in the throes of deciding upon the relative desirability of Chrysler, Buick, Nash, etc! In my opinion, they would suffer a brain-storm before the end of the test.

232. Futility of the "Best."—Frankly and finally, there is no master brain and no laboratory equal to the task of deciding which is the "best" this or that article, among a larger group of products for home use. You can calculate the chemical contents of a soap, and judge the excellence of the materials and workmanship of a watch, but it is a large order indeed to say which is "best" *for me*. You may place 500 words of perfectly clear laboratory analysis in front of a woman who is buying face powder, and you will still be of no particular assistance to her even if she condescends to read it. She will still probably "blow herself" to a French face powder of identically the same chemical composition, at twice the price, because she wants the French trade name to which someone through advertising has given a value;—and, mind you, a value which isn't spurious, but a real economic value. *Authentic economic value is made in the consumer's mind*, we must remember; not—as the old economists believed—in the cost of labor and materials. One economic fallacy in the consumer club formula is the repudiation of this modern psy-

chological value, and an effort to push us back to the old utility and cost of labor and materials formulæ; even to the old hand labor formula. Relative desirability, prestige, distribution, service and many subtle factors figure in a woman's computation of the justification of a purchase; also the "needs" of the consumer from her family, space, and service points of view.

Let us assume that some other soup makers put precisely ten more peas in their vegetable soup than does Campbell's, and thus a little extra vitamins,—and a consumer's club at once bulletins the fact. Mrs. Housewife is impressed, but finds that to get this new and slightly more advantageous soup, which is measureable as one-tenth of one per cent. superior, she must walk six blocks away to find a retail store that sells it, whereas she can get Campbell's at any store. Even if the ten extra peas and the little extra quantity of vitamins tempt her to think of changing brands (which is very doubtful) she will cancel out this advantage with the *greater accessibility* of Campbell's. Thus is illustrated *how much distribution has to do with consumer preference*. Even the kind and quality, as well as the quantity of advertising has something to do with it. There are plenty of us who drink Maxwell House Coffee or smoke Old Gold because we like the advertising; we want to be in the class of people who use these goods. A laboratory coffee test—or a cigarette test—what a smile it brings to those of us who have any knowledge of either of these two industries! It would take a Solomon, no less, to decide on "the best." Consumer common sense and the three above-described existing machines of test, information and selection have long ago worked out the human equation on these and other industries; and as long as this machinery is being improved constantly and no practical possibility of a better substitute is brought forward, we women will cling to it.

233. The Values a High Grade Manufacturer Offers.—A study of this subject is not complete without a consideration of what the alert manufacturers of quality goods are themselves doing in the interest of consumer protection. "Buying by specification rather than by brand," the slogan of the con-

sumer's club and certain retailers who are antagonistic to nationally advertised brands—is somewhat pointless, since inquiry only proves that, with a very small margin of exceptions, the quality of the goods of the national advertisers, (who are the most active proponents of *brand* buying) is already up to and beyond very rigid specifications of quality. The insistence upon buying by specification instead of by brand is something of a herring dragged over the fox's trail—the fox being the “private brand,” which, even if it is of fair quality and a legally pure article by the ordinary specification test, is in a great majority of instances much below the representative nationally advertised article of quality in values offered. In perfect fairness it must, of course, be said that there are commodities of a perfectly standard type, like sugar or flour and other standard staples to which no additional technical quality can readily be added. Here emerges, then, those *other* values, which as every alert consumer knows are as much or more prized than technical, specified commodity values. They bulk very large in the public's mind—and well they may. A few of the prominent items of such values are:

1. Assurance of quality.
2. Assurance of stability and uniformity of quality.
3. Convenience of package size, shape, design.
4. Reputation of maker for thoroughness, honesty, progressiveness.
5. Sanitation and especially high standards of factory care and cleanliness.
6. Policy, plan, tradition and specialization, pride of creation.
7. Value at the price; uniformity of price.
8. Universal accessibility and distribution.
9. Special individual touches, style, color, design, flavor, etc.
10. Pure arbitrary preference.

These are matters beyond all specifications. They represent that *individualization* which is at the same time the basic commercial reason for existence of a particular company, and also the keynote of its appeal to us as consumers. It doubtless also saves the company from the ruthlessness of that jungle of business, where sheer ruthless price competition rules—that disease which decimates the business world like a Black Plague.

234. The Defect in “Buying by Specification.”—The pro-

motors of the idea of buying by specification versus buying by brand would—perhaps unwittingly—reduce the business world to the same terrible shambles, “sharp of tooth and red of claw” out of which it has evolved to the great good of the public.

If a perfectly good set of specifications were made up for pianos, for example and some Iowa maker of pianos offered to sell me at a very attractive price a piano meeting these specifications—I would still be a very wise consumer to prefer a Steinway, a Mason and Hamlin or a Chickering at two or three times the Iowa man’s price. Individuality, reputation etc., are very real considerations to us after we attain the income level which permits us to have a deliberate, carefully weighed choice.

Buying by specification is natural for a buyer of many kinds of factory goods but not for housewives or the ordinary man. We householders in the course of five years buy from 20,000 to 80,000 separate kinds of items of goods, and *merely the details* of the specifications would require a very considerable encyclopedia—if they were available, which they are not. To *use* the specifications when buying would be an even more unlikely task! The woman needing a spool of thread and who is 100% sold on the use of the specification plan, would find herself in anyone of these positions:

(1) she would have to rely on a brand in any case to distinguish the goods of the manufacturer who guarantees his goods to be according to the specification she chooses.

(2) she would find that there are no specifications for the particular grade, type or kind of the thread she wants, and would then again have to rely on the reputation and brand name of the manufacturer, or the word of the retailer, which is just precisely like taking the word of the manufacturer, except that the manufacturer is very likely to be the older, the greater and the more responsible concern.

(3) she would find that no dealer in her neighborhood carries the goods of the specification-guaranteeing manufacturer, and she would be compelled to take what he has.

(4) she would find that the specifications would be for goods which are either not good enough for her, or too good for the use she desires, judged from the point of view of *price* in relation to her budget, the use she wishes to make of the goods, etc.

(5) she would find that however excellent the specifications as to technical qualities, that there are values she is much more interested in—more than technical values—such as style, design, service, individuality, assurance, etc.

It will be seen from the above that however well meant and theoretically sound, the idea of the public buying from specifications is a very nebulous matter and likely to remain so. Life is too short and modern interests and demands too many to spend so much mental energy becoming something of an engineer and technician in order to be able to buy thread expertly. The short-cut method—buying by brand on experience and reputation—is in any case practically unavoidable, and certainly has worked to increase rather than lower the practice of buying better goods.

Let all the specifications possible be made. The quality maker of goods will welcome them all, for they will only demonstrate anew his own superiority, and the correctness of the public's faith in his trademark. Purchase by specification is in fact already here: *specification of brand*, the symbol of the quality or lack of quality, as judged by both test and actual experience. We seem sometimes to forget that when a brand is used and advertised, and the goods is poor, it serves just as much to steer people *away* from it as *toward* it! The trademark is the product's specification.

235. The Political Approach Wrong.—Miss Ruth O'Brien, of the U. S. Bureau of Home Economics, is quite right in saying "Quality rating is what the consumer needs more than anything else." But I am not in agreement with Miss O'Brien when she talks the same old language of a political appeal to "use the consumer's power at Washington" and "write your Congressman." I am convinced that all political routes to utopias are snares and delusions, and that quality ratings are obtainable with greater ease and efficiency through the use of our present business machinery than in any other way. The statement of Mr. F. J. Schlink, "I do not think it possible to buy intelligently in the modern market, because there is no standardization of quality,"* is simply untrue.

* Address before Home Economics Conference, University of Chicago, 1927.

There are many things which consumers would like to see improved, but the idea that one can't buy intelligently as matters stand today is a slur upon Mrs. Consumer which should not go unchallenged. It is also far too sweeping a slur upon manufacturers of quality goods, who are numerous and alert today as never before. The consumer's real hope is not political agitation, *but coöperation and consultation with manufacturers, plus the use of the purchasing vote*, instead of the political ballot.

The political approach to consumer problems is further exemplified by Mrs. Janet L. Ramsey, vice president of the National League of Women Voters, who says "women have very little practical knowledge of the merchandise they set out to buy. How many women can distinguish between mahogany, birch or satin wood; how many know what blankets convey warmth without bulk; what linens withstand laundering?" She wants women to use politics to secure better goods.

The points she makes are perfectly true. I can add plenty more examples, but one will suffice. I astonished a big rug manufacturer some time ago by saying that I did not think more than a few women knew the difference between a Wilton and an Axminster carpet. A test on consumers disclosed they did not individualize between "Chenille" and Tapestry, and could not distinguish between Wilton and Axminster—even confusing Axminster with "Westminster." But to talk about such things as though they were always the fault of selfish, gouging, misrepresenting manufacturers is ridiculous and born of political bias. The fault in many instances lies with women themselves, for not enough of them look at labels and seek information, or read it when it is put under their noses in large print at considerable expense. Our pure food label requirements illustrate this. Women have some information on labels to help avoid many a poor purchase, but far too many women are careless, ignorant, or uninterested. There is still far too much buying on *neither a brand nor a specification basis*—simply "give me a can of beans"; "give me a tooth brush," etc. It is for this reason alone that the private brand has been able to reach such a large

sale, for the private brand is no brand at all. I view the identifying brand—that which is recognized and asked for by the consumer—as a first great step out of the wilderness of ignorant purchasing; and discrimination between brands as a *second* great step. Adequate, explicit labeling should make a *third* step. The certification of brands as meeting the best standards, whether of the Bureau of Standards, or a publication, or store laboratory, may have some excellent additional usefulness, but will certainly perform no miracles for the housewife.





XXXIII

Mrs. Consumer's Attitude Toward Advertising

Let it be understood from the beginning that, to be very accurate, Mrs. Consumer has no *conscious* attitude toward advertising. Ask us more or less officially as to our attitude, and we will bridle and hedge, and we may even flatly deny that we are greatly influenced by it. A minority will even be very critical of advertising as a principle and a few will argue very vigorously against it. This will especially be true of the coterie of economic radicals and half-radicals among women, who consider our whole "economic system" as wrong and see in advertising the means by which the hated "big business" imposes its will upon the docile public. It will point to the billion and a half dollars spent in advertising annually in America, (even though this is but 2% of the total volume of business of all kinds) and call it a wasteful tax upon the consumer.

236. Why Women Deny the Potency of Advertising.—The average woman consumer, for a very simple reason, will not let her conscious self admit that advertising greatly influences her. It is the same reason why, if a salesman per-

suades her to buy an article, she is loath to admit the force of such persuasion and is more likely to say that she bought on her own judgment alone—which is quite true. Everybody who sells to men or women knows that the buyer does not like to admit that he has been persuaded. He likes to believe that his action was taken on his own processes of logic. Every salesman knows that you should try to let the prospect "sell himself," or believe that he sold himself. A woman is certainly no exception. She most decidedly does not visualize herself as an automaton told what to do by advertising, and of course she is no such thing. She clings, as we all do, in our rôles as buyers and sellers to the age-old trading instinct which keeps us wary of the seller.

But nevertheless the American woman has accomplished something which no other women in any other civilization appears to have done. She has struck up a closer *entente cordiale* and co-partnership with industry and trade (even if it is so largely unconscious), than has ever before been known in the history of trading. Encouraged by the combined wisdom of the periodicals which have set up high standards of advertising acceptance, and given ever more benefits through the enlightened efforts of high-class manufacturers, she has developed a "consumer acceptance" spirit,—a readiness to follow where she is led, that has had an immense bearing upon American industrial prosperity and standards of living.

The electric medium of communication for this has been advertising—responsible, cleansed and protected advertising, as exemplified in the best American periodicals. I still remember the sense of relief and gratification I felt when the first large magazine—I think it was *Good Housekeeping* or *Ladies' Home Journal*—announced that it would guarantee all its advertising to its readers. This stand broke down consumer resistance to a minimum and began a new era of domestic progress, since women could now give a far larger amount of credence to what advertising told them. Naturally this credence or confidence is not easily won or kept—it must be earned, and continuously earned. Consumer good-will is after

all somewhat like steam—it is powerful, but it evaporates quickly and must be generated constantly.

237. **Mrs. Consumer's Close Partnership with American Industry.**—A reciprocal, practical, working partnership is now in operation between the best manufacturers of family goods and the American woman, which is the very spearhead of American progress, both domestic and industrial. Its tangible evidence of existence is *the readiness with which American women "snap into" the adoption of new ideas for domestic advance*. A good article does not go begging for years in America, nor a new idea for greater family health, sanitation, comfort or efficiency meet with cool indifference. Scientific advance is working in America in far closer co-öperation with housewives than in any part of the world. I have in recent years traveled much in foreign countries, making a special point of studying kitchens, family budgets, foods and the attitude of foreign housewives toward new ideas in England, France, Belgium, Holland, Italy, Germany and Switzerland. I was a speaker at the International Home Economics Congress at Rome in 1927 and presided over the Home Exposition ("Salon du Foyer") at Paris in October, 1927. I have no hesitation in saying that American housewives in the mass are fully twenty times more responsive to new ways, new foods, new devices than are foreign housewives. Now, however, many leaders overseas are becoming aware of the seriousness of this defect, and this lack of interest, as are also the directors of foreign industry.

Twenty times as responsive to new offerings, inventions and improvements by industry! That is a mighty make-weight in the balance of progress in America, both for individual health and happiness and for business. The American woman's relation to American manufacturing is positively startling to foreign eyes—but a commonplace here. She writes letters to Home Service heads employed by the manufacturer, and secures a woman-to-woman reply. She attends household lectures and secures free education. She is supplied with general household information, recipes and housekeeping

aid that is only indirectly connected up with the manufacturer's product. Abroad this would frankly be regarded as philanthropic folly. She is asked for her opinion both before a new product is put out, and afterward; she is offered prizes and rewards for participating in the improvement of the product and the widening of its scope of usefulness. She is given information in the newest developments, told promptly of new inventions, and is offered through reduced prices made possible by mass production, a dividend share in the patronage she supplies.

238. **Mrs. Consumer Fully Approves Advertising.**—*All this is an advertising technique.* The printed page acts as the constant inter-communicating telephone or radio between manufacturer and Mrs. Consumer. They were strangers before this was the fact, but are in effect now co-partners in advancing American standards of living. It is even not unusual for a parlor game to consist of a test of remembrance of advertising slogans, or for society costume balls to be sprinkled with characters representing advertising trademarks.

Little wonder then that we do not resent the very considerable amount of advertising in the women's magazines. I believe I speak accurately for my sister American housewives when I say that we would certainly be distressed and discommoded if the magazines were to drop their advertising. We feel precisely—and for the same reasons—like the reader of the *Iron Age* who considers the advertisements in that famous old trade paper a genuinely useful, even indispensable part of his technical news and information, equal in interest to the editorial pages. Advertising is a live part of our trade and technical information on women's special fields—food, furnishings, children, equipment. I have often noted that the carping critics of advertising are *not* housewives, and do not possess, as we do, the manifold remembrances of the benefits and new ideas we derive from advertising.

But always this attitude of ours toward advertising is *unconscious*. We inhale advertising as we breathe in air—and *exhale* unconsciously that part of it which is without interest, without merit, or without sincerity and sense. We live in a

vast whirligig of advertising, to be sure, and shop-windows, signs, displays are all about us. To be conscious of it would invite irritation or surfeit. We women simply adapt ourselves to an advertising age as men adapt themselves to a machine age—because it is an important element of modern life, and far more vital to it than casual criticism makes out. In fact, there is much absolute nonsense talked in the name of criticism of advertising, and none, when she thinks, knows it better than Mrs. Consumer. Her superbly practical mind quite readily grasps the basic economics involved—not theoretically but in daily practice.

239. Advertising as a Modern Merchandise Fair.—In the old days if a man invented a new mechanism, produced a new food or wove a new fabric, it was six months or six years before some country or other held an Exposition where, for the first time, this cloth or device or food could be seen; but it takes today no temporary exhibitions or expositions to tell us housekeepers what are the latest and most improved and perfected products in every line of manufacture and industry. Puffed wheat and rice were first proclaimed as marvels at the St. Louis Exposition; but that food, shown there at great expense, and demonstrated to only a few thousand women, did not become familiar or utilized by the great body of housekeepers until some years later when it was exhibited on the printed pages of extensive advertising.

As a consumer I always think of advertising as a tremendous moving-picture device to keep ever and constantly changing before us, in film after film, reel after reel, all the good things that manufacturers make everywhere, set in a dramatic scenario which compels attention through the touch of advertising genius. Not only has it by force of example made a bath in a porcelain tub and a brushing of our teeth national, daily rites, but it is performing the task that the churches have long given up—it is strengthening our characters. I am really serious. Advertising is truly forcing us to develop strength of will to resist its alluring temptations to buy articles which we do not need.

240. How Advertising Strengthens Rather than Weak-

ens Character.—I used to be one of those women consumers inclined to deplore the alluring shop window, the ever present ad. But I know now that it is compelling women to think and compare values more closely. Advertising still does tempt many of us to buy what we shouldn't, but we are learning to adapt ourselves to the new environment, and as consumer-Eves, emerging out of the Garden of Innocence, we are learning to refuse the wiles of the so-called advertising serpent. We have eaten of the fruit of knowledge, and we are sure that publicity never hurts, but always helps.

The advertising I read does not make me or other Mrs. Consumers more extravagant. On the contrary, my self-control has become stronger. The more plentiful the bait and the more numerous the fishermen, the more suspicious and fastidious become the trout! To see and hear much about various articles through advertising, *is not a hypnotic command to purchase, but an intelligent invitation to compare values*. If I am any judge, looking on their work from the consumer's angle, advertisers who skirt the truth and have no real values to offer must be finding it harder and harder to get response to their advertising. This does not seem mysterious to me as a consumer. It is because much reading of advertising makes us constantly more intelligent, and we don't buy until really convinced that we will get value.

When we become convinced we tend to stay so. The thing that ought to make the advertiser of sound values glad is that, because of this intelligence, we are becoming constantly *less fickle*. Once we are won over, our trade is held as long as we are given a square deal. Thus advertising functions as a winnowing-out process. The more advertising I read about baked beans, the more careful I am to compare one brand with another, and to test all brands as to their net contents, cost and quality before making any purchase whatever. When finally I have satisfied myself, I am more or less permanently won to the brand selected. Does anyone suppose that because I have read four different ads of four different kinds of hosiery, each making telling points, on the car cards in the subway yesterday in New York, that I will

rush out at the next station and extravagantly purchase a pair of each? On the contrary, I shall be just exactly *four times* as cautious about hosiery buying in general; I shall be so undecided as to which brand is the most onyxly, holeproofly, ever-wearingly darnless,—that I shall defer any purchasing until I can go into the subject in a business-like way and standardize my hosiery purchase upon the one brand that meets my tests—and then stick to it.

241. The Relation of Good Advertising to Consumer Individuality.—The education that the advertiser is giving us through advertising is definitely changing our habits of dealing with things. We are expressing our individuality in more details—we go so far as to specify the wood and the nails by trademark name in our new house (so much so that architects are rather annoyed at us). We don't trust so much to intermediaries. Architects may think they have developed a modern and distinctive type of American architecture, but Curtis woodwork, Crane plumbing, Celotex and Johns-Manville roofing, specified to us by advertising (sometimes against the over-technical advice of architects!) have been vital factors in that change.

Surprisingly much of what we know we have learned from advertising. I heard some years ago of a man who got his suggestions of how to make a marriage proposal from a Coles-Phillips' advertisement! Public health boards may think they are responsible for the aseptic attitude of the modern housekeeper, but Cleanliness Institutes, ads for disinfectants, antiseptics, and other sanitation goods had a vast deal to do with it.

Pure food champions there were half a century ago, but it was Heinz who precipitated the big pure food fight and reform. It is an historical fact that when bath tubs were first introduced in 1845, laws were passed making it illegal to take a cold bath excepting under a doctor's care, and people who wanted bath tubs in their homes were considered a bit crazy. It took years of advertising to bring us to the present astonishingly distant point when we demand two or three bathrooms in the home, and consider it one of the most im-

portant rooms in the house. Most of the major changes in the public standards of living, housing, interior decorating, of intelligent family care and feeding, clothing, are directly traceable to constructive advertising—and we admit it.

242. **Buying Economy and Standardization Through Advertising.**—But we women don't consciously follow advertising in order to make great basic changes. We think in short cycles, not long cycles; of today, rather than of tomorrow. So the usefulness of advertising is much more immediate and concrete. My object as a consumer, and the object of every consumer, is *to get the greatest value for my money with the least expenditure of time and effort*. And in order to do this, it is necessary to *standardize my purchases*. The housewife's time today is valuable, and she cannot afford to lose time in repeated analyses of the same article. What shoes shall I purchase, what flour, what canned soup, what underwear and toilet requisites? It is quite a problem to decide, and the only way I can do so is by possessing standards of comparison, by choosing brands which have become standards to me of specific qualities of weight, size, quality and wear. My object, then as a consumer is always to find dependable articles as to quality and price which suit my particular needs. The more widely distributed such articles are, and the more quick and easy it is for me to purchase them, the more simplified are my problems as a consumer. Dependable goods at the same unvarying quality and price mean that with little effort I can order such and such articles, and know that they will always be the same. If brands are always changing and disappearing, if quality and prices are not uniform and dependable, then I have to analyze my purchase standards all over again each time of purchase, which is entirely wasteful of time, and decidedly inefficient.

The manufacturer's mark or trademark offers the consumer the maximum guaranty of protection and convenience, because it is in effect and in theory a guaranty by the manufacturer that he will continue these standards of quality and price at any time and any place. The manufacturer's trademark, the nationally advertised article which passes the tests

of periodicals of high repute, assures the consumer five vital things which nothing else could do so straightforwardly and logically:

1. Quality.
2. Manufacturer's name.
3. Price.
4. Size and weight.
5. Place of manufacture.

243. **Inferior Goods and Trademark Advertising.**—My hope as a consumer, speaking for women consumers generally, is that there will be much more trademarked merchandise and continued national advertising so that more women will buy a good article and thus cut manufacturing costs so that retail prices may be lowered. When there are still more articles of good quality and fair price, known to me by name and by details, I will be able to better test many so-called "bargains." There are trademarked goods inferior to unnamed goods; but less seldom are nationally advertised goods inferior to goods not nationally advertised. The very fact that inferior goods are trademarked or advertised, enables me to recognize them *and refuse to buy them*. The trademark, the consistently advertised article, identifies both quality *and lack of quality*. It is a guide *against* inferiority as well as *for excellence*. It is a mistake to believe that advertising is a ticket of entree to Mrs. Consumer's good graces. Advertising is only a means to secure my attention and inform me. It should be the most ordinary commercial prudence not to try to market or advertise an inferior article, as the investment is very likely to be a loss because I will not be convinced or repeat my purchase.

There is still plenty of room for advertising to build up my confidence by pitching out of Advertising Land, for good and all, the fringe of advertisers who are trying to sell me goods which are false to label, extravagant in claims or absolutely untrustworthy. This applies to the large firm as well as to the small one, and is still particularly needed in the advertising of foods, toilet preparations, drug and textile goods. No reasonable consumer can fail to see that this is

a very heavy task, and for this reason she is only the more kindly disposed toward the advertisers and periodicals which set high standards and discourage misleading advertising.

Some rather interesting corroboration of this resulted from a test made by representatives of the International Advertising Association. Similar products, the advertising association says, were placed on sale by reputable dealers in a number of representative communities. One item was advertised, the other item was not.

Results show that:

87.6 times the customer bought the advertised product.
3.6 times the customer bought the unadvertised product.
8.8 times the customer had no preference.

Two similar articles were placed on sale at another time. One was advertised and sold at a higher price than the other. The result showed that:

60.0 times the customer bought the advertised product.
2.2 times the customer bought the unadvertised product.
15.2 times the customer had no preference.

244. Waste in Advertising.—As the woman out of whose pocketbook the cost of advertising largely comes, Mrs. Consumer has a right to ask that advertising be made more effective, and less expensive per unit of merchandise. She has the right to challenge waste in advertising and distribution, and to ask that the business world reward her mass purchasing with reduced mass production and selling cost, *handed back to her in reduced price*. This is the American economic gospel of the present day, one which I have fought for in many years past, including four speeches before the advertising clubs annual conventions. The co-partnership of Mrs. Consumer with the nationally advertised manufacturer must be still more fruitful.

245. Research of Consumer Opinion of Advertising.—Despite the grave doubt as to its value or accuracy, due to the discrepancy between unconscious and conscious consumer opinion, it is of some interest to record the results of a survey of consumer opinion about advertising made at Marquette

University, Wisconsin. College students and householders constituted the "consumers." Here are some of the results; for what they are worth:

"Do you think advertising raises or lowers prices to consumers?" 67.3% of all women, and 57% of all consumers said it raises prices.

"Which has the higher quality—advertised or unadvertised goods?" 83.7% of all women, and 86% of all consumers said *advertised* goods was highest in quality.

"Does advertising make people work harder in order to get money to buy goods they see advertised?" 86% of all women, and 83% of all consumers said it does.

"Does advertising cause people to buy goods they could better do without?" 79% of all women said yes, and 81% of all consumers.

"Does advertising aid you in any way in buying?" 100% of all women said yes, and 94% of all consumers.

As to mediums most favored: Out of 76 women, 55 ranked newspapers first; and 14 ranked magazines first.





XXXIV

A Consumer's Criticism of Advertising

Women are certainly not without opinions about advertisements. It is true that most women consumers simply "react" without "verbalizing" their reactions. They buy or they do not buy—which is a very positive reaction, to be sure. As Bernard Shaw once said when a fellow dramatic critic rebuked him for going to sleep at a theatrical performance he was supposed to review, "Well, sleep is perfectly good theatrical criticism, isn't it?" Failing to buy is superb criticism.

But with this I am not concerned here; I wish to make some verbalized criticisms—offering them in all humility, knowing very well that after all they are only my own, and not necessarily those of all women. But I cannot help but feel that they might have some special value, since so few home economics specialists understand advertising or voice unbiased opinions of it if they do. I have had to do with advertising since the years when I was in Prof. Walter Dill Scott's classes in psychology at Northwestern University when as a pioneer, he was conducting the first known studies of the "psychology" of advertising. I have had to do with it for 22 years in family

buying for the raising of a family of four; and I have had to do with it in addressing scores of advertising clubs throughout the country, and in addresses to the main session of world advertising club conventions. I have had to do with it in writing a score or more of booklets for famous advertisers such as Campbell's Soups, Thor Washer, Florida Citrus Fruit Growers, Hoosier Kitchen Cabinet, etc. I have had to do with it in the preparation of special magazine advertisements from a home economics angle. I have had to do with it in organizing the first advertising women's club in America.

I submit all these credentials because I am perfectly aware that criticizing advertisements is one of the most illogical and dangerous pastimes one might engage in, since the reader is never in a position to know all the sound reasons for a particular ad. But even so I believe it is sufficient of a novelty to hear Mrs. Consumer "talk back" that in the hope of learning a point or two much will be forgiven. Advertising has been too much like trench warfare with the consumer hidden in his dugout, making no sound save with his money.

Possibly the first thing that I should tilt my broom against is testimonial advertising. And this despite the fact that I have been featured in testimonials myself! The testimonial is as old as business or literature. There is nothing inherently unsound in it. The book business, certainly a high class business, has used it for centuries, and never more than today.

But it has now been pushed to its logical extreme, and women have been very prominent in this development. As "society" has relaxed its rigidities of etiquette and dignity, society women have entered business and mutilated the old disdain for "trade." They have, like the other Mrs. Consumers, come much closer to business and felt perfectly familiar in its relationships. From this ease and familiarity it has been but a step to the lending of names for sweet charity's sake to articles of merchandise. But it is a snob's paradise, this testimonial method, and it was bound to provoke a damaging reaction, as it has. I am unalterably opposed to testimonials from people whose position is merely social or on

a notoriety basis. Unless it is stopped we will have the English system of "purveyor to his royal highness," for social imitation. Prestige, reputation are powerful elements, even instinctive elements in woman's make-up.

There should be no aspersion cast upon the testimonials of those who have a technical reputation in the particular field. Yet we have today the paradox of Mrs. Borden Harri-man or Mrs. Belmont boldly and in glowing terms endorsing a bed or a cigarette or toilet lotions. It would seem that those with technical knowledge should be quoted rather than people who merely have social position and may never even use the article. I would say that the situation should be reversed and the prestige of great home economics authorities used to advance the cause of good articles, the wider use of which would advance home standards. But I certainly am sharply against the appeal to social imitation or snobbery as a means of inducing women to buy. The testimonial must be made an honest and a genuine guide.

In this connection it is interesting to note the results of a consumer survey made for the Erickson Company, New York, among 519 men and women in various cities, including what are rated as "lower class housewives," with regard to testimonials. This research indicated that women are more credulous than men. Only 17% of business and professional men were fooled by fake testimonials, while 23.1% of business and professional women were fooled. 28.6% of women college undergraduates were fooled and only 6.3% of their male fellow-students. Male factory workers were fooled to the extent of 45.8% while female factory workers were fooled to the extent of 52.7%. The most completely fooled were women retail clerks, strange to say, these being fooled 61.1%. Low class housewives were fooled to the extent of 50%, in the group including them, although upper class housewives were fooled only 20% in the group including them. This checks with my observation, that *intelligent* women are no more ready to believe everything that advertising says than anyone else, but that the lower levels of women are a different

story. They know their daily shopping of staples, but are too credulous on the objects of luxury goods.

246. Too Little Educational Advertising.—My next point of criticism of advertisements for family goods is their failure in most instances to use broadly educational methods. I believe that the excellent results of coöperative educational campaigns is due to the idea-poverty of many individual concerns' advertising. They are stealing trade from each other rather than broadly creating new purchasers or widening the uses of the goods. We are living in a more intelligent era and competition for the obvious market has trimmed it pretty close. The need is for *creative advertising to the less obvious markets*. Only 25 or 30% of all the people of the country brush their teeth! There are 415 separate brands of dentifrice (even excluding private brands) and yet they are all concentrating largely on the trade of the 25%, and doing little to teach dental hygiene to the other 70 or 75%. This is a flagrant example, but a typical one. There are still "wide-open spaces" of market for other articles.

247. More Reliability of Statement Needed.—Next, I want to use my broom upon the *bombast* of so much modern advertising copy. Retail advertising, as I have said elsewhere, is the worst offender and is generally not much trusted. National advertising is much better trusted, but there is still a vast deal of exaggeration. I cannot resist saying here, however, that advertising for family goods is far less bombastic than advertising of goods sold largely to men. I am convinced that automobile and cigarette and men's clothing advertising is, outside of the patent medicine field, the most lurid and bombastic advertising copy existing today. But I am free to admit that toilet goods and drugs rank a very close second. The beauty plea has run wild and many of the arguments made are shamelessly false and misleading. As Gertrude Lane, editor of *Woman's Home Companion* said at the 1929 advertising agency conference, "the time is coming when women will not take the manufacturer's unsupported statement regarding the properties of his cosmetics. The

field although recently expanded, is highly competitive; there are a great many products to select from, and the manufacturers of high-grade cosmetics should furnish scientific proof of the excellence of the products." This is a field in which the high standards of quality food advertisers have not as yet been reached and in which advertising copy needs considerable reform.

There seems to be a wearying repetition of the "smart" note these days and a play upon newness until it wears on the nerves. Roberta Thalman in *Printers Ink* cites an analysis of 100 newspaper advertisements in which "smart" appeared 82 times; "smarter" 5; "smartest" 14; "smartly" 10; and "smartness" 4 times; a total of 115 times. In these same 100 advertisements "new" appeared 106 times; "newest" 13; "latest" 5; "last word" 2; "ultra" 2; "most wanted" 10 times; a total of 138 times.

This is verging on the neurotic, but as I have said, most retail advertising is on a distinctly lower scale in all respects than magazine advertising.

248. **Exasperating Incompleteness.**—Then, next, I must protest at the silly way in which much family goods advertising skimps vital information and goes off along some fanciful line of argument without really explaining what are the article's chief merits and qualities which distinguish it from a competing article of the same class. Mrs. Consumer reads an ad which tells of a remarkable new invention, a "great boon to housewives," a portable washing machine, "compact and sanitary," etc.—but fails entirely to learn what it is best suited for, whether it is merely to wash lingerie or handkerchiefs, or whether it can do a heavy family wash. The Glass Container Association takes double pages to argue "see what you buy" but neglects to answer the practical housewife's doubts as to the effects of light on certain kinds of food when packed in glass. So few advertisements of family goods speak in terms of actual service or specific application. A dishwashing machine advertisement should tell what a dishwasher can do in terms a housewife can understand, not what it is made of and its mechanical principle in operation. It has

been for this reason that stoves and ranges have made far better impressions on women when it is shown how long it takes to bake two pies and three loaves of bread, or a layer cake, and when the *products* of the stove are shown in conjunction with it. Mrs. Consumer must think in terms of the result—the *use* she can make of an article before she can really warm up to it. "What will it do for me?" is the thing she wants to know, rather than the various other considerations which the mechanical-minded manufacturer thinks of. I have taken this important point up in full detail in connection with the chapter on the mechanical labor-saver.

249. Pretty Women as Bait.—My final onslaught will be upon the overstressed use of women as "bait" in advertising. I first discounted this practice at the Indianapolis advertising club convention some years ago, and my attack was well received. This advertising habit has declined somewhat, and we are a long way from the real "pretty girl era" but it is still over-played. My contentions, in brief, are (1) that the "P. G." (the pretty girl) as bait in advertising copy is declining and rightly so; (2) that it is men, and not women, who are appealed to by the lurid use of the "P. G."; (3) that a great mistake is made in advertising illustration substituting the chorus type of beauty in place of that type of woman who is really more powerfully appealing, the woman who is natural, sweet, intelligent and "homey" but not homely; and last, (4) that even when the "P. G." is legitimately used in advertising copy, she is often erroneously and misfittingly displayed, creating what I choose to call an "advertising anachronism."

There must be good reason why the "P. G." is disappearing. Today competition is most keen, and the best business brains are devoting themselves to advertising, so that we are seeing the sense and power of "reason why"—of arguments based on the scientific fact, utility, economy, convenience, comfort, style and educational "appeal" in the advertising of countless products, instead of mere pictorial magazine cover pulchritude.

Do pretty women appeal to women? I admit that women

are admirers of female beauty, but the point that men never see is, that we are far sharper-eyed critics of our sex than men, and know real beauty when we see it, and when it is not beauty at all. There is no antagonism so pronounced as the antagonism of the great average common-sense type of woman for the artificial doll type, for whom man, in his crass ignorance and uncritical susceptibility, so commonly "falls!"

Movies are a far superior purveyor of female beauty than paper and ink; and most men and women coming out of a movie theater, are so satiated with the goo-goos and tar-dipped eyelashes of the closeup showing the obviously displayed beauty of the movie star in violent action, that when their gaze falls on a billboard or on a newspaper showing an advertising "still" of a "P. G." eating Simkins Self-winding Spaghetti, I suspect that it leaves them unmoved.

I wonder that someone advertising to women does not exploit male pulchritude! Perhaps the "appeal" which would be strongest with me would be to see the picture of a handsome *gentleman*, immaculately attired in a dress suit, and smilingly operating the "Lily White" washer without once dampening his glossy vest! At least, the logic is as good for one as for the other!

It is a gross mistake to substitute the chorus type of beauty in advertising to home women for the woman who is really more appealing, more natural, because more fitting to her setting and occupation. Judging from many of the creations which he turns out, I infer that the average advertising artist's habitat is bounded on the North by the Midnight Follies, on the South by Greenwich Village, on the West by the Russian Ballet and blockaded on the East by the late Mr. Comstock's Society for the Suppression of Vice. No advertising artist seems to have a wife who does her own housework, never had a mother, nor a grandmother. The type of flapper which he knows and portrays so glibly, the eye-brow shaved, massaged, super-short-skirted doll of metropolitan life, is a parasite and oddity to the total population of these American States. He would not find this type in Clyde, Ohio; Goshen, Ind.; Rock Hill Co., Carolina; Paris, Kentucky or all points

west, even though they may have leanings toward it; and yet it is the plain garden variety of consumers in these towns who buys the advertised washing machines, soaps, breakfast foods, kiddie swing and pipeless furnace.

250. A "Horrible Example."—I want to make a plea for what I call the more "homely" human figure in advertising copy. I do not mean by this ugly and I have Webster to back up my meaning, for he defines homely as "of or belonging to the home or household, familiar, intimate, domestic, simple." To me homely has a world of meaning in the sense of simple, fitting, natural, adapted to its surroundings, intimate. It is the reverse of artificial, theatrical, forced or unsuitable. It simply is the type of person or dress which "belongs" and we can say no more.

There is for example a manufacturer making a big campaign for his washing machine. The artist presumably takes great pains with and receives a considerable fee for his drawing of the actual washer and the imaginary pretty girl housewife who is shown operating it. She wears high-heeled pumps with cut steel buckles, her right arm boasts a wrist watch, and her attire is beautiful and fetching. She wears a wrist watch because many girls on Fifth Avenue and elsewhere do wear wrist watches; and the fact that the watch would be ruined the first time she plunged her arm into the tub in order to lift the clothes from the blueing water has entirely escaped out artist's penetration and knowledge.

Further, she naturally wears an apron; because the artist, probably a bachelor, or living in an apartment hotel or having his hat taken by the check girl and being familiar with the popular comedies of the moment, has a clear idea that any woman who performs work wears an apron—so he draws one. It is a delightful little triangle of muslin edged with lace with long bows behind, such as all pretty girls must wear when they wash clothes (!). So he illustrates an ad with a drawing of a charming pretty girl in a black dress with this delicious apron, and places a bewitching ruff on her hair, and shows her attaching a well-known and most excellent washing machine for the Monday wash. Now let us analyze this

girl. Is she the lady herself who is going to do the washing? Surely not all homemakers wear black uniforms and these accessories preparatory to work? Is she then the laundress? Not all laundresses, either, wear a ruff on their hair and a frilly fig leaf apron. Ah, I have guessed it! This is *the parlor maid*, the one who takes your card and ostensibly removes the dust with a derelict rooster. Yes, our artist has drawn a perfect, scrupulously exact, and charming parlor maid! *But*—and here is my point, do parlor maids operate washing machines? No, never—"well, hardly ever," except in the dreams of the advertising artist. This pretty girl is a typical case of what I call "advertising anachronism" which I have noted time and again in much advertising illustration.

251. **Mrs. Consumer Sensitive to Advertising Folly.**—Advertisers make a great mistake in supposing that women fall for bombast and ballyhoo about an article, and that subtly misleading copy will win women. Any fall of women's opinions about advertising will give any advertiser something to think about and be humble, for women well realize that there are still plenty of "nature fakers" and circus copy writers in advertising. They keep a wary, cynical eye out for it; but at the same time they have common sense enough to realize that the job of controlling or censoring what advertising says is a task of giant proportions. I am immensely glad that the publishers have decided to work with the Federal Trade Commission to set up standards of advertising admission. There is still too much juggling with words, with a misrepresenting effect as is illustrated in such a case (April, 1929) as a tooth paste advertiser describing his goods as "the iodine toothpaste; the full iodine efficiency is there; iodine purifies the mouth as sunshine purifies the air"—when as a matter of fact it contains only *iodides*, which have no germicidal value. The Federal Trade Commission has stopped this.

One reason why women are increasing their confidence in advertising is because they are aware that there are many earnest efforts being made, and powerful ones, to eliminate misrepresentation.



XXXV

Women, Color and Modernistic Art

Darwin, the great evolutionist, records that among the lower animals it is the female who is strongly affected by color, and thus the male develops color to impress the female.

There seems no doubt of that, even though the human animal has reversed this scheme and woman now displays the colors. Mrs. Consumer is exceedingly sensitive and responsive to color. I look fascinatedly at the women's magazine advertising pages, so rich with high-grade color work these days, and displaying foods with faithfulness. Women undoubtedly react strongly to color in food. Not long ago I compiled a booklet for the Florida Citrus Growers, and prepared the dishes to illustrate my own recipes. These "set-ups" were then swiftly transported, one a day, from my kitchen to the artist's studio, and the greatest care taken to reproduce the colors from life. This is but one of many examples of the color artistry of today in selling, drawing upon the best artists the country affords, and the newest technical science of color reproduction. Is there any wonder that Mrs. Consumer has responded to it, eye-minded as she is in

the first place, and particularly color-conscious regarding food, as she is, in the second place?

Thompson, the psychologist, has found that only women showed prominent associations connected with the different colors. Later in this chapter I include a rather ambitious research, in which I aided, to define the associations of ideas which are called forth in women's minds by different colors. This should be of very practical importance to sellers, as many times one sees colors used which are absolutely in conflict with the mental associations or "feeling-tones" which they produce in a woman, such as green for a package of butter, flaming red for a gas stove, etc.

252. Women's and Men's Color Preferences.—It appears to be authenticated that men's color preferences are invariably for the blue end of the spectrum, whereas women's are for the red end; and that *women* are more responsive, generally, to *color* than men, who are generally more responsive to *line*. Men seem to suffer no psychological difficulties in wearing one color all the time (as for instance Hoover's blue suits, ordered in quantity). We women confess that such color uniformity would seriously upset us and that we would quickly grow to hate that particular color. Some of us, whose skin, hair and eye coloring doom us to wear a narrow range of colors, suffer as it is! We yearn to blossom frequently into gorgeous new, strong, high colors—and now, of course, we often do, regardless of their real suitability.

It should be admitted here that a great color renaissance has come over the American woman in the past ten years or more. The story is very interesting and reaches deep into our lives. We were all brought up in the Puritan atmosphere with half-concealed fear of color as sinful or vulgar. Fortunately I personally escaped this attitude because I visited colorful Russia for two or three years when a little girl. But for years I was obliged to suppress my color longings, which were regarded as a little "loud,"—until the last five or six years, when the lid has been lifted off the color pot in America. The drab, gray tones with which for decades we covered everything had no character or artistry, as we now

see after recovering from our suppressions and our fear of not being regarded as "refined" and cultured. Strange how we were appallingly afraid of a little plain, honest color! Our immigrant neighbors flaunted it gaily, but this was precisely what drove our fears in deeper. We committed far more crimes against art during this drab-colored period than any frank indulgence in color might have accomplished.

The color wave came rather suddenly, and like any other release of pent-up desires, the waters dashed forth like a mad avalanche when the dam was opened. We women are now no longer afraid to be called child-like or uncultured if we delight in a mad riot of color throughout the house. Color lifts our spirits and so we willingly bear the indulgent smiles of men to whom color means less. Some day we even hope to nerve the male sex with courage enough to express more color in its attire, now so pathetically drab and monotonously standardized!

253. Origin of the "Color-in-the-Kitchen" Movement.—I am proud to say that I had something to do with the "color-in-the-kitchen" development, which I think started the whole movement for "color in the home." I was in France in 1924 and was intrigued by their patterned, highly colored enamel-ware which made gay and jolly the entire French *batterie de la cuisine*, or kitchen cooking outfits. I brought home a large chest of assorted patterns, wrote to some manufacturers and others, and soon after that Macy's, New York, made a special feature of it. I never had the slightest doubt of its success, for I know that if you introduce something through the kitchen, you introduce it to the very heart of the American home. Mrs. Consumer loves her kitchen and has slowly been introducing more color for years; first in floor covering, then in painted woodwork, then in draperies, and now in cooking-utensils, and every kitchen fixture.

All this color vogue must be understood in relation to Mrs. Consumer's changing philosophy of life. During the pre-suffrage years when women (as I have explained in another chapter) were marked with an "inferiority complex," they "hated" their kitchens. It was something of a "love-

hate," as the psychoanalysts say—they were of two minds about it, depending on their mood. They felt they were doomed to it, and for that reason hated it. Alice Duer Miller's book "Come out of the Kitchen" is a text of that period, as are many others. As a result women rather neglected their kitchen and were indifferent to its æsthetics. If they had any social pretensions at all they tried to acquire income enough to be able to confine a servant to their kitchen instead of themselves. Then "came the war," as the movies would say, and suffrage. Servants became scarcer, prices skyrocketed and women by the million were drawn out into affairs and into business. Their inferiority complex subsided, and mechanical devices were resorted to for relief from household work. Mrs. Consumer went *into* the kitchen, not out of it; for even if she chose to live in an apartment to eliminate servants and make things easier, there was still a kitchen. So, since there had to be a kitchen, Mrs. Consumer decided that it must be an efficient and a colorful one.

It was easy for the color germ to spread because it was quite too powerful an appeal to subconscious primitive instincts. Soon color surged all over the home whose only colorful note perhaps had been, twenty years before a vividly-lined blanket or a canary! I can still see the chaste, straw-colored walls, gray curtains and subdued tones of the furnishings of the houses of certain old friends and relatives so earnestly desirous of having a "refined" home; and I can readily imagine that a peep at some of our modernistic rooms would have seemed to them a barbarious night-mare.

254. How Modernistic Art was Overdone.—Is color and modernism overdone, in the opinion of Mrs. Consumer? Yes, of course, but at once I must plead that this does not mean that the new trend is bad. We Americans habitually overdo everything. Our suggestibility is tremendous; so is our quick adaptability and opportunism. What more natural and inevitable than that the maker of wooden spoons should dip his goods in color in order to be "in the color-swim," if he sees the enamelware utensil and kitchen cutlery people doing it successfully? And of course all the Jacks and Jills come

tumbling after! It is then up to Mrs. Consumer—as always. She must frown on this or that and set up sensible color standards. I hope she will be quite equal to it; for I believe that a woman who has a set of ivory enamelware, a mandarin red gas range and a blue ice box, to say nothing of yellow pitchers and a green garbage can will weary of the confusion and revert to the old standard. Thus more than ever she is compelled to discriminate and choose harmonies and “ensemble” effects, and use color as a “note.” There have been some very terrible color monstrosities perpetrated and offered to Mrs. Consumer, but frankly they are hardly less terrible than what was offered before. What we very sadly need is better designing, more real color artists in factories, more agreement on standard color shades between manufacturers, so that we may prevent the new tendency from being carried to ludicrous, unæsthetic extremes.

I feel certain, after all, that *we are entered upon a genuine artistic renaissance as concerns home decoration and furnishing*. We have experienced a series of renaissances—religious, political and intellectual—and we were sure to follow with a creative revival of industrial and decorative arts. I feel certain it has come to stay, even though it may be modified in form. What does Mrs. Consumer really think about modernistic art in the home? Wherever I have gone to exhibitions of modernistic furniture and art, I have heard whisperings and comments to the same effect: “It’s very interesting, but could one live with it?” Some women seemed too enthusiastic, others doubtful, and many incredulous as to its values. Here, then, seems to be the crux of the situation with regard to modernistic art, and it should be dealt with frankly and intelligently. If it is put forward seriously as a new art form for our homes, then it must be ready to meet the tests of practical and fitting home use.

The great department stores, admittedly, have “used” exhibits of modernistic art as attention-getting devices and as builders of their reputation for style alertness. Coming as it did via Paris, leaving behind its original Austrian origin, the modernistic art development fitted in delightfully with the pres-

ent-day department store policy of focusing attention on style rather than on price. Had the movement come from Grand Rapids, Michigan, the stores would have given it but brief attention. The result, very naturally, was to stir feverish competition between the big style stores, and to over-play the idea, and go to extremes. Mr. Frankel, Jacques Ely Kahn and other architect-designers have been boosting the modernistic art idea for ten years or more, but until it could be used to fix the impression on the "smart" public that the store featuring it was intensely Parisian in its affiliations there was no "movement" as such.

All of which matters little, really, since there is always self-seeking in any movement—except that it strongly tended to undermine the whole movement by the usual American method of "gobbling," and dashing through at breakneck speed. With the spur of competition behind them, the big stores were not content to "ease" the consumer through the bewildering experience of a wholly new art form, but rushed them at a terrific pace and immediately introduced the most absolutely extreme and bizarre forms of "modernism."

255. Reaction to Modernistic Design.—What else then, could be expected but a form of æsthetic indigestion? Any amateur psychologist knows that the instinctive reaction of any human being to something very new and strange is antagonistic. As one psychologist has put it, a strange new idea "cuts like a knife into living tissue," and of course it hurts the mind which does not constantly keep itself flexible—or, indeed any mind. We all have to be "conditioned" towards new and strange ideas.

The antagonism roused by modernistic art has therefore naturally been considerable. Many interior decorators who have lived on their knowledge of "periods" felt lost in the complications of the new mode. It antagonized dealers and manufacturers who were loaded up with styles of other kinds. It repelled the simple-minded who had no æsthetic standard of appreciation whatever, and it also stirred to controversy many of those who presume to understand art.

Who, then, did like it? The truth should be told: only a

small minority of the public, even of the hundreds of thousands who went to see the exhibitions. They liked to see it, quite as they like to see freaks and elephants and fires, but as for having it in their homes, that was different; not only because the prices were extremely high, but also because they had a kind of awesome fear of it. Probably the people standing on the banks of the Hudson watching Fulton's steamboat, or the first railway train, or the first skyscraper had the same feelings. People were brought to such a high pitch of intensity of reaction to it by the galloping department stores, that modernistic goods seemed definitely grotesque, inhuman and unreal. And thus came the serious question, could they possibly live with it? The majority definitely said "no." There were free predictions that the whole idea would collapse—just another nine days' wonder.

256. How the Public was Won.—But immediately there occurred another phase of this little drama of renaissance which is equally typical of alert America. There are other enterprising businesses besides department stores. They, too, saw their opportunity to profit by the instinct of novelty appeal. Textile, glass, wood, metal and other fabricators slipped into gear and produced modernistic articles in profusion. Nothing sold today is immune, and weird attempts many of these are! Excruciating phantasmagoria of line and color began to appear—until those with genuine appreciation groaned with dismay. Once more it seemed as though the movement would totter and crash under the weight of the effort made in its name. You can today buy goods even in the five and ten cent stores touched with the modernistic influence. No crime that could possibly be committed in the name of the new touchstone of *art moderne* has been left uncommitted. Not a retail store from coast to coast, even a country store in the far wilds of the west, remains without some touch of it, good or bad.

This significant thing was accomplished, however: the general public became rapidly familiarized with the typical line and mass and color of modern art. It soon entered the domain of the familiar—and consequently the acceptable.

We now see nothing short of a renaissance of art form in commercial design, reaching even to salt shakers and thermometers. It is a giddy pace, unknown before in the history of art. What has been done in less than two years would undoubtedly have taken half a century in other days. What has agonized the eyes and nerves of people of æsthetic sensitivity, has after all proved the wisest thing, since it has swiftly brought the modern art movement down from the clouds of theory and luxury for the very rich, to the solid earth of popular use. The expensive inlaid and rare woods used by the exclusive designers of Europe have been supplanted by native woods of beauty and utility, and by the application of machine production, not entirely to be sniffed at. Many of the furnishing horrors which have lingered on in many homes from the antimacassar days have received their final jolt of obsolescence, and the way rather rudely and suddenly cut open to a greater sensitivity to art in the home than ever before.

Many of the rich, discriminating and flexible people have of course from the beginning been keenly appreciative of modernistic art. They have traveled in Europe and seen its beginnings. They like nothing better than to secure the social notice, the relief from ennui, the sense of riding the crest of modernity, which this new art has provided. Many are genuinely appreciative of its basic art values. A check-up made early in 1929 indicated that 80% of the furnishings sold to Park Avenue homes in New York is now modernistic. Other large cities have an equally good patronage among the upper classes. And the classes just below these, in the usual manner, are following their example on the basis of social imitation.

257. The "Livability" of Modernistic Art.—We have one answer, then, to the question as to whether modernistic art can be lived with. *It can*, as soon as people finish with their decreasing sense of strangeness, and as soon as the leverage of social imitation, free accessibility, wide distribution and moderate price is brought to bear upon it. This is now happening. Women of the middle classes start, perhaps,

with a single piece of it,—possibly only curtains—just to be up-to-date; women being the most amenable to this consideration. Then perhaps they furnish their sun-parlors or verandas with it—these parts of the house obviously calling for striking colors and bizarre effects. Then they add individual small items, a lampshade here, a smoking stand there. Perhaps they wear one of the new modernistic textile designs in their clothes, or they venture further and furnish an entire room.

This is the beginning of the end of the old art forms, for—if my own experience is any guide—the new art almost destroys one's taste for any of the old period styles, and creates a state of mind which is in fact very dynamic toward æsthetics in general, whereas the old period styles left one rather static. One becomes obsessed, I have noted, with some of the ideas underlying modernistic art, and one sees not only its marked utility and good sense, but also the charm of pure line and high color. Even one's common housewifely instincts become appreciative of the lack of dust-collecting detail and the ease of cleaning created by the modernistic flat surfaces. In this age of compressed living, the cunning space-saving designs, organized drawer and studied shelf spaces of modernistic art make a real appeal to efficiency as well as to art. Women when they get over a first antagonism find many of the new designs a joy and a convenience; while men, when they also give it a real trial find most acceptable the greater sitting and lounging comfort provided, as well as a sturdy simplicity appealing always to male taste.

Much of course has been eliminated from the original designs brought from abroad, and the whole conception is now, frankly, as much American as it is marked with any other nationality. More than that, it is widely admitted that modern art suits America better than it fits any other nationality. We are used to the skyscraper form, the "machine age," the love of utility, the love of modernness in general. We are not deep-rootedly traditional, and our apartment house life has long called for a better working union between the principles of art and the principles of household efficiency, space and

work saving, compactness, and furnishings marked by simplicity. These are marked features of modernistic art quite aside from æsthetic considerations. America's adaptations of the first designs have increased and expanded this utilitarian aspect—which after all stems back legitimately to the man who is the real father of this movement—Ruskin. The French couch without a backrest, which was typical of the first designs brought from France, has, for example, been redesigned to suit the American man's idea of a comfortable lounge.

258. Antagonism Disappears with Use.—Many people's antagonistic attitude toward modernistic art becomes modified when they see in use examples of it which are more genuinely representative instead of the oddities and monstrosities first put out in its name. Quite frequently they experience a sudden and decided change of heart when they are brought into a genuine home tastefully furnished in the new manner. They *see* it lived in, and for the first time they can visualize its livability, its restful plane surfaces and its stimulating line and color.

"Yes, but that's just what many people don't want their homes to be—stimulating!" I can hear someone exclaim. "They want it to be peaceful and restful!" But this is a confusion of terms and definitions, I fear. We are so apt to associate "peacefulness" and "restfulness" with certain familiar designs and types of furnishing that, we fail to see that you can't have peace and rest in a house which for example, has few or no genuinely comfortable chairs and lounging places. I visited a friend of mine recently who takes particular pride in the "homeyness" of her home—but my husband complained bitterly that there wasn't one comfortable chair in the whole house. The lights seemed theatrical, the knicknacks too abundant, the aspect stiff. "It might look lovely and cozy *in a photograph*," commented my husband, "but not to live in actually." And yet an expert interior decorator had carefully planned every item in it! I do not of course wish to infer that there was no comfort before modernistic art, but it must be admitted that much of period furniture looks better to the eye—and is chosen by eye appeal,

than it feels to touch and use practically—also to clean! This situation, as a matter of fact, brought about the awful conglomerations and mixtures of periods which have been so horrendously familiar. To secure the comfort that is lacking a separate article of furniture is purchased, and then another one, and so the horror grows. The buyer of modernistic furniture has no such dilemma, for he can retain a general harmony.

Yes, decidedly, modernistic art can be lived with! It may be an acquired taste, like the taste for olives, but it is a taste that invites a bit of thinking and æsthetic understanding. This is in itself a challenging and educative thing. To my mind, there is a far more satisfying feeling of sincerity and fitness in modernistic art than in the fantastic efforts to create a replica of a Tudor palace in a Brooklyn flat, or a Versailles parlor in an Oshkosh suburban home. Somehow I have never been able to feel at home with any of the period furniture, except the Georgian or Colonial, and I am always irritated by a mausoleum sense of death in antique surroundings of any kind. I do not see why I should live out of my own period, which to me has its own authentic art forms. Modernistic art was inevitable; its decided success on the whole, is proof of its deep-rooted vitality and of our need for it. America is not the kind of a nation, now, to live in borrowed clothes; in "hand-me-downs." In my opinion it can live life more fully and richly amidst modernistic art designs in harmony with our skyscrapers, etc., which are already modernistic.

259. Colors and Their Mental Suggestion and Association.—The immediately practical thing about color to sellers of goods is the quality and kind of suggestion which any color or color combination will raise in the minds of possible purchasers. This question is even more important than color harmony.

Little has however been done in this direction, because 100 per cent, scientific results are not possible. Differences in education, temperament, location, etc., make results vary. But the following is the result of careful study:

Bright Red or Crimson—Heat, Fieriness, Passion, Tu-

mult, Excitement, Boldness, Danger, Vividness, Virility, Strength, Vibrance.

Dark Red, Terra Cotta or Maroon—Pleasurable Warmth, Richness, Quiet, Luxury, Solidity, Firmness, Sedateness.

Light Red or Pink—Daintiness, Delicacy, Freshness, Health, Softness, Festivity, Fragrance, Femininity, Coquettishness, Tenderness, Weakness, Youth.

Dark Blue—Coldness, Distance, Haughtiness, Infinity, Depth, Mystery, Nobility, Morality, Intellectuality, Space, Heavenly, Formal, Unsympathetic, Celestial, Beautiful.

Light Blue—Innocence, Daintiness, Coolness, Dependence, Tenderness, Fragility, Emotional, Cheery, Childish.

Dark Green—Restfulness, Out-of-dooriness, Coolness, Relaxing, Spaciousness, Airiness, Comfort, Liveliness.

Vivid Green—Repellent, Intensity, Vindictiveness, Poisonous, Venomous, Envious, Jealousy, Hatred, Sickness.

Light Green—Cool, Appetizing, Tender, Freshness.

Orange—Lusciousness, Succulence, Warmth, Cheeriness, Appetizing Stimulation, Optimism, Appetizing.

Yellow—Heat, Light, Aggressiveness, Power, Intensity, Stridence, Noisesome, Cheap, Tainted, Sickly, Active, Confusing, Vicious, Glittering.

Pale Yellow or Lemon—Cool, Acid, Refreshing, Appetizing, Restful, Cheering.

Violet—Fragrance, Fragility, Tenderness, Richness, Tastefulness, Softness, Refinement, Shadow, Sorrow, Seclusion.

Purple—Oppulence, Royalty, Exclusiveness, Stateliness, Unhealthiness, Unapproachability, Decay.

Brown—Utility, Soberness, Sturdiness, Solidity, Mellow, Aged, Weatherbeaten, Wholesome, Tasteful.

Black—Darkness, Sombreness, Heaviness, Dignity, Austerity, Contrast, Wealth, Strength, Intensity, Bigness, Mystery, Apprehension, Villainy, Mourning, Curiosity, Calamity, Fatality.

Gray—Quietness, Mildness, Sedateness, Primness, Neutrality, Age, Softness, Serviceableness, Dependability.

White—Cleanliness, Purity, Space, Coldness, Negativeness, Feebleness, Rigidity, Emptiness, Superiority.

260. Tests of Color Preference.—Color preference tests have been made many times, and they have shown a distinct difference in women's color selections. Tests made on Columbia University and Barnard students showed these preferences.

Men prefer (in order of choice): Blue, Red, Violet, Green, Orange, White, Yellow.

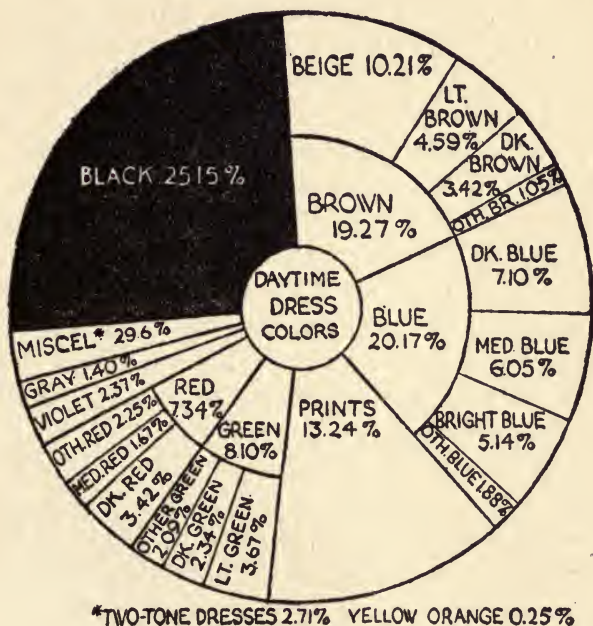


CHART SHOWING THE RESULT OF THE FAIRCHILD ANALYTICAL BUREAU'S SURVEYS OF 2395 CONSUMERS IN NEW YORK CITY MARCH 1929 TO DETERMINE THE CURRENT POPULARITY OF COLOR HUES.

Women prefer (in order of choice): Red, Violet, Green, Blue, Orange, White, Yellow.

Among school children boys and girls agreed perfectly; Blue, Red, Yellow, Green, White, Black. Babies preferred Red, Blue, White, Green, Brown.

Savages preferred: Red, Yellow, Orange, Blue, Green.

Thus (and women have been twitted about it) the color preferences of savages and women are rather similar!

261. Eight Uses of Color in Selling the Housewife.—Color has various specific values in reaching housewives, and these may be listed about as follows: (1) to attract certain classes of consumers, (2) to identify a color with an article in the consumer's mind, (3) to bring out realistically the appetizing nature of some food which is colorful, (4) to emphasize a certain one of a line of goods, (5) to put into the consumer's mind the suggestive values which a color gives, (6) to tie together the advertisement or the line, (7) to provide striking contrast with competing goods, (8) to follow current fashions in color.

262. Color Obsessions in Relation to Food.—There isn't the slightest doubt in the world that Mrs. Consumer has a color obsession in regard to food. Left to her own devices, at a bridge luncheon, where Friend Husband need not be appeased with a "square meal," Mrs. Consumer will often pay more attention to the color values of the food on her table than she will to food values. She will make the luncheon a decorative work of art by various devices that the French have long since been masters of, since the Brillat-Savarin tradition leans distinctly toward eye-enjoyment as well as palate enjoyment.

However, this tendency leads Mrs. Consumer into grave errors. It has made her cleave to white bread in a manner that has robbed it of vitamins. It has led her to prefer white milled rice, shorn of its most precious mineral salt food values. It has even led to such ridiculous ideas that brown eggs are not as good as white ones—although, curiously enough, in some cities the opposite idea prevails. Also, woman's color sense fixes itself in association with certain foods in a manner that is to her own detriment. Margarin is a perfectly good article of food on its own account, but cannot be sold in America without a coloring fluid to make it look like butter.

Then there is salmon. We are so set on the idea that salmon color is a certain orange-yellow that it has become a

color-descriptive term as well as a name for a fish. But the fact is, there are various kinds of salmon. Chum salmon is one of five salmon varieties, but it is not "salmon" in color; it is white. The government food experts have issued glowing reports on its food value, and there is of course no reason why it should not be valued for what it is; no reason, of course, except the color obsessions of the misinformed housewife, who, I admit, could not be expected to know unless told. "Salmon" is now associated with a specific color, and nothing in the world but good consumer advertising will convince women that a white salmon is not an inferior or a spurious salmon.

263. Organized Effort to Elevate Manufactured Goods Design.—So very pronounced and vital has become the matter of the up-to-date design of manufactured goods that I fear many manufacturers are behind the procession. Manufacturing design lags several years behind the times, due to the sudden influx of the modernistic idea. In Boston the Associated Industries began in May, 1929, the formation of an organization to coöperate with the Boston Museum of Fine Arts, to promote better design in manufactured goods. A governing board containing representatives of retailers, schools, museums and art groups is being formed. In other cities similar efforts are being made to bring manufacturing design up-to-date.

The dollar and cents value of design in public estimation of today was graphically related by an executive of a large New York department store, as follows: "We placed on one table two bolts of curtain material, each of precisely the same quality, but one of the most modern design, at \$5.00 a yard, and the other of a very ordinary design priced at \$1.50 a yard. The sales were 10 to 1 in favor of the modern design." This executive also related how the designs for lamps radically changed inside of a year, leaving it hopeless to try to sell old designs. The consumer is earnestly seeking *effects*, sophisticated line and color, while taking price and quality for granted as rather minor items of importance. Even in re-

frigerators, the old oak type is *passé*, people no longer caring for this type of design, preferring the spic-and-span suggestion of cleanliness of white or colors.

Such a situation has seriously interfered with the continued sale of goods manufactured on old models. Mrs. Consumer does not care whether she disrupts the mass production schedules and plans of manufacturers—she wants the new type of goods, and I would advise manufacturers to be very mobile and spry in trying to supply her, if they do not wish to encounter the *impasse* Ford experienced. I believe our brilliant production engineers can solve the problem of reconciling mass production with new designs, but certainly not without a great deal of consumer research in order to establish a solid foundation for changed design and plan, so that mere whim and temporary fancy may be avoided. I again emphasize that we are in a period, not merely of whimsical quick changes of design, but in a general artistic “renaissance.” The manufacturer who redesigns his goods in general alignment with this renaissance need not fear over-speedy obsolescence. It is the old inartistic goods, or mere replicas of antique design, that are being dumped and avoided by consumers. Custom shops, moving pictures, foreign travel by millions of American consumers, the 300 or 400% increased attendance at museums and art galleries, and the artistic magazines have had the effect of exploding bombshells destroying all vestiges of rococo and out-lived design. Mrs. Consumer does not want to be tagged as belonging to the “mauve decade,” even with some trifling article such as a thermometer or a vase which belong to the “iron deer” stage of design in America.



XXXVI

A Consumer Looks at Price Maintenance

There seems to be an expectation that, as a matter of course, the consumer is against price maintenance and for cut prices. This is natural, the age-old duel between buyer and seller being presumed to line up the buyer always for the lowest price, no matter what the circumstances.

I am not, of course, competent to pass upon the legal aspects of this maze of intricacies, as the question now stands in the courts, and I suspect that many legally trained minds, judges and lawyers alike, are equally incompetent if their pronouncements on the subject are any guide. They seem to lack either economic understanding or that trading common sense acquired even by a housewife pursuing her daily purchasing. After all, this is the crux of the entire problem—the housewife's daily trading experience and interests. Even the basic legal theory is acknowledged to be to protect the consumer.

264. Mrs. Consumer Talks to Congress About Price-Cutting.—Feeling certain of this, I made my appearance before the Committee of the Judiciary in the House of Repre-

sentatives in 1914, which was then actively debating price maintenance, and presented the angle of the thinking consumer, trained in home economics. It was absolutely new doctrine to the congressmen and lawyers. A consumer—a woman consumer—in the halls of Congress was as much of a strange sight as a visitor from Mars. It was curious how they blinked their eyes at the common sense experience of a householder who dealt daily with her market-basket problems.

The trading "horse-sense" of an experienced family buyer is on a par with the trading horse-sense of an average competent retailer, and thus it is not surprising that the thinking household buyer takes the same position as 98% of retailers, namely, that price-cutting is a menace to frank, fair trading and the housewife's, the retailer's and the manufacturer's ultimate interest. She also has definite knowledge of how some of these price-cutting practices are injurious to her buying efficiency.

When I was in my teens I remember that my mother used a certain soap exclusively for toilet purposes. It was aromatically scented and made a delightful lather. I recall this soap affectionately, and when I began to have a home of my own I started inquiries for this soap at various dealers. "Why do you no longer carry this soap?" I asked my corner druggist. "Oh, there's been no sale for some time," he replied. "Why, it was a very good and unusual soap," I replied.

I decided to ask another dealer. "Don't you sell that soap?" I asked. "No; not for some time." "What is the matter?" I asked. "Oh, there was no profit in it; the dealers got to selling it at any kind of a price, and as there is no living in that kind of a game I dropped it altogether."

My quest of a cake of soap set me thinking. I tried to see a bit further than my market basket and pocketbook. I knew at one time there was a standard, widely distributed article in extensive use. I knew that somehow or other I couldn't now buy it when I wanted it. What was the reason? I began to see that I, as a consumer, should have some say about the kind of goods I wanted to continue to purchase. I saw that it was extremely important that I should under-

stand the manufacturer's method of distribution, his pricing, and the retailer's method of selling goods. I saw that it was still more important that I understand these methods in order to properly fulfill my job as the purchasing agent for my family.

There is nothing more certain in my buying experience as a consumer than that every instance of cut price on standard articles is intended simply as a lure to draw me into the store. It is altogether obvious that the stores are clever,—they are perfectly willing to lose money for the sake of the publicity they will receive; publicity with a purpose—that purpose being to indirectly draw more people in contact with their questionable bargains of unknown merchandise than would naturally be attracted by the store's own reputation. In other words, when I see a cut-price article I know it for a "bait" to induce me to enter the store. For example, when a dealer offers me three cans of Campbell's tomato soup for a quarter I know at once that it is the dealer's sole desire to induce me to enter the store not only to buy the three cans of Campbell's tomato soup, but other untrademarked and unstandardized articles which that store sells.

The chief practitioners in the cut-price game are the large department stores and the chain-store establishments. How many times I have seen those alluring signs—"3 cans of Campbell's soups for a quarter"; "special" on Uneeda Biscuit, $4\frac{1}{2}$ cents per package, only two to a customer"; "one day only, Gold Medal flour, $24\frac{1}{2}$ pound bag for 79 cents"; "Scott's Emulsion, regular 50-cent size, 39 cents." I have purposely entered such stores, ordered the "special" of Campbell's soups, and then been feverishly asked, "No coffee or tea today, madam? Something in extracts or baking powder?" and have found the dealer greatly disappointed, even impolite, because he could sell me nothing more.

Now, it is a definite point of convenience to me as a consumer that every little corner store carries my standard brands. As a practical household buyer it is my need that good standard articles have a wide and universal distribution, in neighborhood as well as downtown stores. My quest of the

cake of soap proved beyond question that as soon as one of two dealers in a neighborhood tries to get the advantage of the other in cutting prices on standard articles, the end is always that one or both of them stops selling the articles altogether. They can't afford to sell continuously at a loss.

To get back to my old-time soap: it is generally sold at 17 or 19 cents a cake, instead of 25. The sale of this soap has largely been taken away from the small dealer and concentrated in the hands of the large downtown drug and department stores. The small dealer cannot afford to carry it—and I can now no longer get it at my average corner store! Even so popular a brand as Squibb's Toothpaste, I understand, finds today that dealers threaten to stop selling it if price cutting continues. It appears to be the fact that the price-cutting practice compels manufacturers to spend more for advertising than would be necessary normally if there were no price-cutting.

265. The Consumer's Interest in the Neighborhood Store.—I am therefore strongly opposed to taking good articles away from the small dealer and concentrating them in cut-price, downtown, and large department and drug stores. The small dealer has too large a place in the economics of the consumer's life. The small neighborhood dealer being an every-day necessity, he must obtain a living wage out of his work in supplying me with necessities. Staples like bread, sugar, flour, thread, elastic, tape, pins, buttons, etc., must be bought every day. They offer little profit. To whom can we turn for instant service, for considerate and personal service, but to the small dealer around the corner to whom our trade means a great deal?

Right here I want to ask whether it is right and sincere selling policy for either dealer or manufacturer to mark plainly on an article "25 cents" and then sell it universally for 17 and 19 cents? I hold no brief for either dealer or manufacturer, but equal criticism for both. I think it is a hypocritical and unsound plan to mark goods at prices at which they are never expected to sell. I think it belongs to the realm of business immorality, and I wish I could compel every manu-

facturer to mark every package at its price, and let me take it or leave it at that price, and not have it offered to me at all kinds of prices—never the price originally marked on the wrapper.

The folly of their attitude has dawned on thousands of women who have spent half a day, 6,000 calories of energy, and 10 cents in car fare to run down town to take advantage of a cut price—such as a 25-cent toothbrush selling for 19 cents.

I have noticed, too, as a consumer, that these price-cutting stores never fail to pick the best known and most widely advertised articles on which to cut prices; thus acknowledging on the one hand what they deny on the other: they acknowledge the practical value in dollars and cents of the reputation for standard quality and price; they deny on the other hand that advertising to the public is anything but an expense. In other words, they let the sincere manufacturer spend money to tell me his standard and his ideals at a set price and quality, and then when he has done this they publicly assault him and try to rob him, (as well as me as a consumer), of the benefits of this standardized fixed quality and price, which are so valuable to me.

266. "Sensation Value" in Price-Cutting Tactics.—I notice that they delight only to assault a price that is fixed, which proves to me that they are cutting price only when they are convinced that the cut will cause a sensation. If there were no trademarked, one-price standards they would be without any materials for sensation. This is evidence that they are destroyers, not builders. There is no sincerity at all in their great fuss about benefiting the consumer by a cut price. I, too, used to weep tears at the noble attitude of "social service" claimed by these price cutters with but a single thought—that of supposedly reducing my cost of living. But why limit these untold benefits to one special sale—to one occasion? If it benefits me to buy three cans of Campbell's soup for 25 cents at a cut price at a special Monday bargain, why not permit me to buy three cans for 25 cents every day in the week? Furthermore, if this price is an economic one, with a fair

margin to both dealer and maker, why isn't it available at every store in the land regularly? And if the maker has set the price too high, why doesn't a competitor set a lower one and take his trade? As a matter of fact, this is what does often-times happen, even with a patented article. I don't believe any manufacturer can charge exorbitant prices—if he has not a real monopoly—and stay in business successfully.

One of the arguments against the set price which has been put up to me is that it permits prices to be exorbitant. But they forget that if any manufacturer sets too high a price on an article, even if universally necessary in modern life, I do not pay that price. I have yet to find that as a consumer I have to pay exorbitant prices for anything, except for articles which are scarce or controlled by unfair monopoly. I am always able to find plenty of other articles made by other manufacturers, which the natural laws of trade have put on the market at a lower price; but usually I prefer the higher grade at the higher price. If it is a patented article priced exorbitantly, of which there is only one make, I usually find that it is not a very necessary commodity to my life anyhow; and if it is necessary, then there are sure to be other articles of that class under other patents at lower prices that will do.

Besides, I am quite sure that it is a most unwise thing for any manufacturer to place an exorbitant price on an article. It affords an enormous temptation for people to pirate or imitate what he has got and cut his prices. From my observation, the wise manufacturer, even with a patent right, puts only a fair profit on his merchandise, because it must be better business in every way to do a large volume of business at a small profit than to do a small business at a high profit. His good will is protected better from price competition and imitation and his profit is kept more before the minds of the people when he sells a great volume. An instance of the self-regulation of prices—a case where the proprietors of a patented article tried to ask an exorbitant price—comes to mind in the case of a familiar vacuum washer put on the market in past years. This device, which was only a simple tin cone, was first sold at \$3.50, which was a great overcharge, and which

resulted in fat fees to agents over the country on a questionable endless-chain plan. But this excess charge did not last long. A similar washer appeared on the market in about six weeks and sold for \$2. Then one was sold for \$1.50. The last I heard of it the price for the original washer had been reduced to the level of competitors' prices. I instance this as an example of how an overpriced article is almost bound, by competition, to reach a fair level. If the article had really been worth \$3.50, with service guaranty and high standards, the price would still be \$3.50.

267. Price Haggling is Passed.—When I first began my experience as a consumer, I thought that the best way to do my family marketing was to ask the dealer his price and then haggle him down. That, I am told, was the attitude of all consumers in this country many years ago, and is of course the attitude elsewhere in the world today. This condition existed because at that time all dealers and merchants overpriced their articles, and the shrewd buyer was the only one who could, after hours of talk and discussion, get the best trade or bargain. Shopping abroad even two years ago I have been first asked \$2 a yard for cloth and finally secured it at 50 cents! But John Wanamaker and Marshall Field saw the fallacy of these methods as affecting more important lines of merchandise. The reason why today 99% of all merchandise is no longer sold after these Asiatic bazaar methods is because common sense has demonstrated to both seller and consumer alike that the one-price plan is more honest and more efficient.

Some people believe, when two dealers across the street "compete" to see who can sell Campbell's soup at lowest price, that this is honest, sound "competition," the kind that we would all like to see more of. But I have come to see that in reality this is unfair competition. Germany has a definite law against it. It is not competition based on natural principles, but it is fictitious competition used as a bait. In my opinion, it is just as fictitious competition for dealers to cut prices below cost to get sensational value as it was for the Standard Oil Co. years ago to sell below cost to undersell and

drive out a competitor. It is history that when the Standard Oil Co. cut prices and succeeded in driving out a competitor, the prices went up higher than before. Real, honest competition would have been to see who could sell oil at the lowest margin of profit, year-in-and-year-out—not for a day, a week, or a month. We can't be shortsighted as purchasers—we must learn to look out for next year as well as today, and that is why we women are studying the business of selling and distributing.

I believe it is to the best advantage of all of us that all lures based on subtle and hidden motives be abandoned. I believe that everyone concerned in any business transaction, from manufacturer to consumer, should deal frankly and openly, without tricks and shiftiness, at a fair advantage to all, including the laborer at the mill or the factory.

268. Price Cutting and Low Grade Working Conditions.—Factory workers are often kept working at miserable wages and uncertain employment by manufacturers who make irresponsible merchandise which does not bear their name, to supply to cut-price stores which impudently offer it as “just as good” as the products of manufacturers who treat their employees well and who are willing to stand back of their goods. Very often private brand articles are made under the most disgraceful factory conditions and the most unsanitary standards that we have to deal with in food packing. That is not so with makers of standard products; manufacturers who are willing to guarantee their products, set a genuine fair price and their names on them so that buyers may know where the factories are located.

The desires of the consumer are essentially simple: first, the fullest and frankest knowledge about the value of an article in relation to a set price; second, the ability to send a child or servant to buy any article without fear of overcharge, or chance that the price or quality or guaranty may be different. (This implies permission to manufacturers to protect their set prices for my benefit.) Third, that I be able to find such standard goods for sale at every convenient corner; that every encouragement be given manufacturers to reach national

sale and large volume, so that prices may decrease and service increase to me as a consumer.

As the day of the chain store has increased we have come to face the simple fact that the price cut has played a large part in the rapid development of the chain idea. It is only fair to say that this seems a contradiction of my statement that women realize the dangers of the price cut. They apparently have flocked to the chain to take advantage of the cut prices. The success of cut price department stores like R. H. Macy & Co., New York, also appears a contradiction. How can it be explained?

269. Mrs. Consumer No Longer Quite So Anxious Over Price.—The chain stores have always appealed to the poorer and lower middle classes, who do not think very logically and who have always until recent years been short-sighted buyers. Furthermore the economic pressure until recent years was such that these people were obliged to buy on price, and almost on price alone. *But this situation is now distinctly changing.* The chain stores, since about 1925, have been discovering that the price appeal, especially the *cut* price appeal, is declining in attention-value and intrinsic importance. The Atlantic and Pacific chain has especially recast its policy and is coöperating in maintaining prices. Other chains are following suit. Mrs. Consumer, as her purse has become more amply filled, has disdained the price cut appeal and more intelligently sought the qualities and service that constitute the other important considerations in a purchase. This trend must become more, rather than less, pronounced as time goes on. Price appeal, *per se*, standing alone, is an out-worn and out-moded appeal in the American woman's psychology; it was always a lopsided appeal and never sound economically.

The department store is realizing this even more markedly than the chain stores, and all the advisers of the big stores are saying "stress style, not price cuts." The store depending solely on low prices belongs to the old era. Women are now no longer in a budgetary position demanding penny-pinching to the negligence of style, quality and service. Such a situation is bringing about its own cure of uneconomic price cutting.

At the same time we have had to admit that self-service retailers, who do not provide the full round of service, have a case for pricing their goods on a different basis than the service stores, and I do not think that this can be proved uneconomic, if it too is standardized. It has confused many people's thinking about price maintenance. The woman who is willing to do without service, or to perform it herself, should be able to buy more cheaply. Thus a policy by a manufacturer, of a set price for service stores and another for non-service stores is sound.

270. The Government's Consumer Research.—I am aware that a research among 1,990 consumers was made by the Federal Trade Commission, on the subject of price maintenance. 72% of the consumers, I believe, said they did not favor price maintenance; 891 of these saying they believed it would result in higher prices; 285 believing it would tend to lessen competition and 132 expressing fear of monopoly. My comment on this is that it was folly to ask consumers such questions, for the average consumer is not familiar with economic terms and has no economic training and is misled by the term "maintaining price." It sounds to Mrs. Average Consumer like some idea of keeping up prices artificially and cheating her. I found that even country congressmen on the Committee of the Judiciary were confused as between "price fixing" and price maintenance, so it is small wonder that Mrs. Consumer is confused. The question, to get a true consumer reaction, would have required stating in terms Mrs. Consumer could understand.

The complications of the price maintenance subject are such that they may never be fully settled. But women who think about their job as family purchasing agent are in favor of any policy which aids widespread distribution, permanency of standards and dependability of quality.



XXXVII

A Consumer's Critical Analyses of Instalment Buying

I hear a great deal from business men about the wonders of instalment selling—even the bold claim that it is responsible for our prosperity. Rather pathetic pictures are painted for me, for example, of a field of tents erected in South Bend to cover automobiles which could not be sold, but which were quickly whisked into use immediately that instalment automobile selling was begun.

All of this is doubtless true, and I do not doubt that business had been stupid about consumer credit, which is surely as sound as any other credit. I make bold to say that probably all credit is consumer credit in a sense, for industry operates on the money that consumers put in banks and invest in stocks. If the credit of the United States is the most solid credit in the world today, it must be because consumers make it so. The great bankers and great nations look to the American consumer for their money supply, and it looks as if the reparations puzzle will be solved only by having consumers assume the burden, either by buying more foreign goods or by buying foreign debt bonds.

271. Instalment Not an Industrial Bonanza.—But this is in the field of the abstract, and my business is with the market-basket point of view. I do not hold the instalment method to be a great bonanza and miracle-maker. I do not believe it is the predominating cause of our prosperity. *I believe that it has already run the cycle of its stimulation and must now settle down into routine.* Naturally it was bound to provide a spurt of buying and therefore production, because consumers had previously been educated into a cash psychology. I well remember the little account book I carried to the grocer when as a child I shopped for my mother thirty years ago. Most buying of groceries was done on credit then, and “consumer credit” was certainly well-nigh universal.

Then we consumers were told the evils of credit buying. Cash stores sprang up and offered better values—as cash sellers almost invariably do. We were so well educated out of credit buying fifteen or twenty years ago that when I was married I never opened a charge account in New York and for years refused to do so. The wealthy folk had never given up credit buying—it was only the middle and lower classes of consumers who had been discouraged from credit buying. The more sound thing would have been to educate us to use credit more efficiently and carefully, rather than to urge the great middle class onto a totally cash basis. But the instalment sellers of years ago were “old men of the sea” riding us oppressively with high mark-ups and poor quality, while we retaliated by increasing consumer credit risk. The whole thing was a mess and doubtless only a return to a cash basis could make the consumer-seller relationship once more sanitary.

Then in the last decade or two sellers began to act as if instalment buying was new! They looked on it as some marvelous modern invention. As a matter of fact it isn't even American in origin. It was introduced in New York in 1828 by an Irish lady, the Countess of Blessington. She persuaded a Manhattan furniture dealer to furnish a suite for her rooms and to adopt this bit-by-bit plan of payment after telling how well it worked in Paris! In 1856 the Singer Sewing Machine Co. adopted it and it became a very well-

known device long before the guns at Fort Sumter boomed. The piano makers quickly followed suit, while the furniture houses were of course old in the art when Lincoln was shot. It was only when the automobile sellers adopted it after the war and millions of consumers bought cars "on time" that a sense of novelty was really created for this century old method. The many new, higher priced mechanisms of modern life naturally found the method particularly useful.

Fundamentally, I haven't the slightest enmity toward instalment buying, but I am convinced (1) that it is in need of reform; (2) that it is not a panacea for American industry's troubles, and (3) that the consumer can and will assume just about so much credit, and after that we are all very little further than we were before. I grant that it is a frontier method, so to speak, among certain levels of consumers, in encouraging the use of modern goods which has too high a purchase price for average ready-cash pocketbooks. Mrs. Consumer whose husband is an unskilled laborer or farm hand never has many dollars in a pile at any one time, and she would never get a washing machine if she had to wait for \$75 to accumulate in her bureau drawer. It would be snatched away for some other purpose before the pile got big enough. There is, I grant also, an intermediate class among people even with comfortable incomes who are somewhat improvident and careless financially. For these the instalment collector acts as a drill sergeant. It is even true that many very intelligent people will not voluntarily, without the discipline of payments coming due, save to buy a home or something requiring considerable money. It is very specious reasoning, however, to suppose that this is true in the mass as regards clothes or vacuum cleaners or other goods of the average manufactured type costing less than \$200. There are millions of consumers today buying goods on instalment just because the instalment courtesy is offered them with apparently no additional cost—just as wealthy women have charge accounts and take time to pay when there is actually no particular financial reason why they should.

272. The Novelty Has Worn Off.—We have accom-

plished what I consider the somewhat dubious thing of once more teaching the use of credit terms to everybody, so that now you can buy almost anything on instalments. It has no longer any novelty, and I find on inquiry that credit clothing stores, (which once were extremely cautious in giving credit, —because their customers once bought just as much as they were allowed to buy)—find the situation changed today. The credit clothing purchasers are also credit buyers of many other things, and they are not easily persuaded to add to their obligations. This is true of all instalment offers today —*consumers are becoming much more conservative about taking on obligations.*

In short, what has occurred is that consumers have already discovered—if manufacturers have not—that instalment buying is no ticket to Utopia. Their income, they have discovered, will not buy any more goods on the instalment than it did on a cash basis—indeed less—and while at the beginning it puts goods in their hands without waiting, the final result is that it debars other purchases later on, while present payments must be met. The “get it now” argument may sound enticing, and is quite sound for some goods—*productive* goods—but it does not and never can make four dollars into five. Quite the other way around, indeed! It may be sound to buy a radio or an automobile and enjoy it while you are saving for it—i.e., *paying* for it—but you cannot dodge the fact that *while* you are paying for it your income is partly impounded and pledged, and other articles may not be purchased.

To be altogether fair and accurate I must add that when productive goods are purchased on instalments, there is unquestionably a certain gain from such increased productiveness of the goods bought. Mrs. Consumer, (if she also has a job, as many Mrs. Consumers do nowadays), may be able to earn more if she had a vacuum cleaner, a washing machine, an electric refrigerator, etc., to aid her in time-saving and economy at home. There is real validity in such an argument.

273. Instalment Mark-up and Interest too High.—Mrs. Consumer in many cases *pays too large a premium* for goods

bought "on time." This has two dimensions. First—especially in the case of furs, jewelry, pianos, furniture, carpets, clothing, radio, phonographs, etc.,—she pays too high a selling price. The "mark-up" is too high, in some instances running above 100%. It is the simplest thing in the world to shop and find cash prices 20% to 30% lower than for credit prices on the goods above enumerated. This is one loss. Then there is the much less frequently mentioned loss represented by the mathematics of interest calculation. As practiced now the *real* rate of interest paid by instalment buyers, not only of the special list of goods above enumerated, but also of other goods, is something like 24% when a strict calculation is made of the actual payments made for interest and their percentage relation to the unpaid balance.

In a flush time payment period, when large numbers of consumers feel in a buying mood and want very much to get certain things long desired, they will not scrutinize such considerations carefully. It is a fact that four or five years ago when the first great stampede toward instalment buying was on, "price was no consideration." People bought in an optimistic, holiday mood, and the clerk's quotation of price carried little weight, for the consideration that intoxicated them was the fact that they could get possession of their heart's desire with a small payment down. What did a few dollars higher or lower in price matter? Yet, had they been purchasing for cash, these few dollars would have seemed very important indeed, as the cut price for cash-and-carry stores abundantly prove.

274. Education in Budget Finance.—Intoxication passes, however, and in the cold gray dawn of the "morning after" when the bill collector repeatedly knocks there is born some sober self-study. Even some of my enthusiastic instalment advocates are now agreed that the consumer has been forced to budget himself and figure himself out financially with greater care. They even claim this result as a trophy of the instalment age, and say that the consumer was educated to budgetary control by instalment buying.

Very true, indeed! But with a result not precisely what

the instalment advocates, in their obsession concerning the time payment panacea, have expected! The consumer has budgeted herself and then found precisely what business men themselves have found whenever they adopted budgetary control, namely, that it is most unsound and wasteful to over-extend yourself or make commitments beyond a normal point. According to bankers themselves this point is the normal percentage of income which would go to saving; say 10%. Very well; let us look at the average wage of the gainfully employed worker—\$2,100. Ten per cent. of this would be \$210 a year. Not a very remarkable leeway there for instalment buying, considering all that such a wage-earner must do with his money.

I am convinced that the friends of instalment selling have been too enthusiastic! The consumer reaction has already set in—not a reaction of antagonism to time payments, but a realization that they are far from leading him to any promised land of milk and honey.

I do not see why business men have been so fooled. Surely they must realize that American women are not exactly morons, and that they have a most excellent record of intelligent buying. They are going to use the time payment plan where it fits, but they are going to insist on its reform. Prices must be the same as for cash, and the mark-up normal, as the automobile folk have made it. The charge for the credit accommodation must be reduced. It is at present little short of usury. If we consumers are to believe in all this hifalutin talk of "consumer credit," then it must be made as strictly commercial as business credit, and as relatively cheap. The losses from consumer credit are notoriously low; the American consumer is not a bill-jumper. There is no good reason for the heavy charge on consumers for credit. Mrs. Consumer, if she is wealthy, is extended a very long line of credit indeed by department stores, at cash prices, without a cent of interest charge for often as long as 90 days. Business men, through the trade acceptance device, get 60 days, without interest. If business men are really concerned with extending the scope and use of consumer credit they should do so in a manner

that makes it economically worth while. The rich Mrs. Consumers at present have much the advantage of the situation. The Mrs. Consumers who, as always, must count the family pennies, have taken the measure of instalment buying and relegated it to its rightful place in home budgetary finances. I do not see a great further extension of time payments unless the terms are made more attractive, as I insist they must be made.

275. Character Harm from Over-indulgence in Time Payment Buying.—I will admit that I have to a certain degree shifted my views about instalment buying. At one time, four or five years ago, I felt alarm about it. I was unfaithful to my trust in Mrs. Consumer. I thought that she was about to be demoralized by it, that she was going to acquire what I called "the instalment soul," the virus of "live today and let tomorrow bring what may."

The Instalment Soul, I said then, is the toper, the dipso-maniac of our economic world. Like the man in a story my husband tells, he wants to drink up all the whiskey in New York, and, starting in at the Battery, he gets the "D. T.'s" before he reaches Bowling Green! This man is blood brother to the man they tell about who was earning \$60 a week and nevertheless had obligated himself—without fraudulent intent—for \$80 a week instalment payments! The "instalments soul," I contended, is the inebriated soul, drunk with the spirit of getting on, and who, like all inebriates, has lost the sense of moderation, of measure and proportion. The character-hurts which I saw then in instalment-selling were, first, the hurt which comes from systematically destroying the relation, the tension, between price and desire.

The Instalment Soul, I believed, no longer *works toward* fulfillment of a desire; he fulfills the desire immediately, and pays for it after enjoyment, or while enjoying it. This is immensely important spiritually. "Happiness must be earned" says the old Persian proverb; but, alas, the Instalment Soul is losing its earning impetus, losing the character-forming values of laboring toward a visualized end, like the silver cup at the end of the race, and failing to draw stimulation

from anticipation. The Instalment Soul wants the silver trophy before he starts the race! He thinks only of *fulfillment*, leaving the settlement of the price, to which he only pays superficial attention, to some other day—"manana." The Instalment Soul has a desire today and fulfills it before the sun sets. If his impulse was a little hasty, if his economic status is unequal to the price, that is for discovery tomorrow, like the inebriate's dark brown taste the morning after; and it is charged off to profit and loss. There is no deliberation over price, any instalment seller well knows that the price is the last thing about which the Instalment Soul inquires.

Such a point of view, I knew, was a very retrogressive one from a character point of view. It is a rainbow, El Dorado psychology, the rosy belief that tomorrow will bring forth the price, that the cost will be easily met. It breeds utter softness and incapacity for adversity. The truth of the matter is that the price is *not* easily met; and then irritation, loss, despondency and evasion are written into character. The sellers have no worries because they get back either the goods or collect the payments. They are well protected, even from losses, for their wide margins of extra charge take care of the percentages of loss. The only thing that suffers is the character of the person. He finds himself in a network of payments, and as a result he assumes either an "I should worry" attitude, or he harasses himself with his responsibilities, neither of which attitudes is very healthy. The usual attitude is the "I should worry" attitude.

Some of our financial and industrial leaders, who make their millions from instalment selling, I knew, talked glibly about how it speeds up business; but they also talk—among themselves and not for public consumption,—about how the worker is prodded and "kept on his toes" when he has a lot of instalment payments pricking at his ribs like bayonets, and is not so free to indulge his whims. They also talked about how labor must think thrice before striking if it has many instalment payments to meet. This, I felt, smacked of economic peonage, repugnant to American ideas; and in addition it visualizes the average American mainly as a gullet down

which more and more merchandise should be stuffed, like a Strassburg goose, tied by instalment payments to a stake for fattening, via "an increased standard of living."

These, I repeat, were the ideas which I had in the middle of the instalment orgy in America. I made several speeches on the subject. But I hold these views no more. The great majority of Mrs. Consumers have proved even more sane than I had hoped for. There are now very few "instalment souls" debauched by time payments. Women are far too practical and experienced in buying. They cannot be stampered along a narrow and uneconomic road. And the promised bonanza to industry has not materialized. We have now more or less exhausted the extra "kick" to industry in instalment buying, and have undeniably gained a wider mass production level as a result; but the error, I believe, lies in supposing that the initial impetus can be continued at its original gait. Business men do not over-buy when liberal credit terms are offered, nor will consumers. They will appear to do so at first but they will settle down, as before, to a common sense budgetary control. When everybody offers the time payment plan it is neither so much of a novelty nor so much of an inducement. Consumers cannot lift themselves by their bootstraps anymore than anyone else.





XXXVIII

A Plan for Capitalizing New Home Equipment Purchase for Young Married Couples

There is a direct and vital business interest in the subject of young love and marriage. Every business day approximately 5,000 new homes are begun; new "nests" are constructed and new family purchasing units begin operation. They enter upon what our orators, not without justification, call "the chief business of life, and the creation of the bulwark of the nation." The founding and furnishing of new homes is a major industrial circumstance in the United States, and I believe it is time that it be viewed understandingly and arranged for with better economic statesmanship.

276. **The Age of Emotional vs. The Age of Economic Maturity.**—The reason why millions of people were interested in Judge Ben Lindsay's "companionate marriage" idea was because it frankly recognized that modern life presents a serious economic problem to a young couple. For decades we have done everything to increase the years that young people stay at school, thus postponing the arrival of the age of eco-

conomic marriageability of the young man. This brings about a serious misfit of age periods, as follows:

1. *Emotional maturity* (and a young man's desire to mate) arrive at about 20 on the average.
2. *Mental maturity* arrives at about 21.
3. *Economic maturity* (capacity to earn enough to safely start married life) arrives at 26 to 35, on the average.

Here is to be seen a most serious discrepancy, which has already brought in its wake many social evils and maladjustments. Young people, it is widely admitted, are less willing to marry today, and in fact there are fewer marriages. Many marriages are postponed until a later year when character sets and the mating urge cools. Young people are appalled at the economic difficulties they may encounter, to such an extent that young women are staying at work after marriage in order that the family may be founded on a *two-earner* income instead of a one-earner income.

Standards of living today for a home are such that the young man cannot ordinarily attain it until from six to ten years after the peak of his mating urge. Speaking from the angle solely of the seller of family goods, I consider this a serious economic mistake, the correction of which should be undertaken without delay. The maximum happiness and efficiency of newly married couples is for them to marry at the peak of the mating urge and found and furnish a home with the newest and most labor-aiding equipment obtainable. This is precisely the most desirable thing from an industrial and business point of view as well as from social and psychological viewpoints. In years gone by when young people did not go to school for so long a period, the young man was able to save money and finance his own family start. Today this is no longer true in great numbers of cases, especially in the lower and upper middle classes.

277. *Dorothy Dix's Realistic Description.*—An excellent picture of the situation is presented by Dorothy Dix, famous newspaper writer on domestic topics, known for her realistic understanding of love and family matters. Says she:

"No young man who is just starting out to make his for-

tune can support his wife in the style in which she has been accustomed to live if her father is a prosperous man. He hasn't the income at 25 or 30 that father has at 55 or 60. He can't give his wife the clothes, the house, the servants, the luxuries which her father gives her.

"And while the girl may be willing to do without many of these and live in a much simpler manner, there is no denying that it is bitter hard for one who has been used to having pretty frocks to have to go shabby, to one who has never even had to make her own bed to have to cook and wash and iron, to one who has always had plenty to be harassed by debts.

"It is hard on the young man, too, who marries a girl who has been used to having everything. It hurts his pride to feel that he has dragged her down from affluence to poverty, and it hurts his pride to have to deny her the luxuries which are necessities to her.

"It is hard on him financially because she doesn't know how to save, she doesn't know how to make the most of the few dollars they have and she is a handicap instead of a helpmate. No man has the right to cultivate lingerie and crepe de chine tastes in his daughter and then expect a poor young man to supply them. It isn't easy to change the habits of a lifetime and unless a girl is of exceptional strength of character and has an unusual capacity for love, she will grow dissatisfied and peevish, fretful and whining, when she faces all the hardships of a poor man's wife.

"Bills and anxiety about the future get on a young couple's nerves and they quarrel and say bitter things to each other, and another home goes on the rocks that could have been saved if there had been a little puff or two of the winds of prosperity.

"I know that many parents feel that it is good for young people to have to scuffle for themselves, and go through hard times, but in a word that is full of sorrow at best I see no reason for adding to this gloom, no reason why the joy of youth should be dimmed, no reason why all the joy and romance of the first years of marriage should be blotted out by the lack of money, when just a little would keep the dream

unbroken. I can see no good in anybody being made unnecessarily unhappy.

"So I believe that parents should give their children, when they marry, enough money to make them comfortable, but not enough to make them feel that they do not have to make an effort for themselves. Enough to make them independent, but not enough to make them parasites.

"I think that when a girl marries her family should give her an allowance, or make some sort of settlement or 'dot' upon her if they can possibly afford to do so. Every other civilized country in the world does it. We are the only people who bring up a girl in luxury, and cultivate extravagant tastes in her, and then thrust her on some poor young man to support without a nickel in her hand, or a rag to her back except the chiffons in her trousseau."

278. Why the "Dot" Plan Doesn't Fit America.—Much as I applaud the manner in which Dorothy Dix outlines the situation, I do not believe in her remedy. The weakness is disclosed when she says European people settle money on their marrying daughters. That is correct; it is a European point of view—and it does *not* fit America. Every traveled person knows the net result of this European "settlement" plan; it weakens the male stamina; something we in America hold precious, and need to hold still more precious in these days when the economic struggle in America is easing and has already softened the stamina of our young men only too much.

What we need is an *industrial* solution, not a social or family hierarchy solution. Young American women do not want to be beholden to such an extent to parents, nor place themselves in the position of economic dictation as to marriage by their parents (as is the case in Europe). Nor is the scheme fair or palatable in a democratic country; neither does it fit our ideals of marriage, since it strongly tends to set a price on love.

The real answer is in *special financial* provision for capitalizing a new home, *made with the young couple themselves*. We are only beginning to understand *consumer credit* in

America and in this matter of financing the homes of the newly married we must be prepared to break new ground. It will result in a greater stimulus to business, while at the same time make for general social welfare.

It will be presumed at once that I speak of instalment purchasing, but this is an ancient device for financing married couples and it creaks, even in these modern days when it has been accelerated so rapidly. No, I do not mean the "dollar down, dollar a week" method of "feathering the nest." I mean *capitalizing* the new home on the same principle that a new business enterprise is capitalized. A new business enterprise does not get its start by buying its equipment at a mark-up of 100 to 200% on the time payment plan, and paying a carrying charge or interest which reaches 23 or 24% when closely calculated. Such a procedure would be ruinous, badly handicapping the new enterprise at the start. A new business concern secures *capital*, based on its borrowing capacity as a corporation, or what the operators as individuals can secure on their personal credit. There are any number of instances known to any banker, of a young business man with a record for steadiness and capacity who when he sets out to organize his own business is granted a generous line of credit on nothing but his reputation and known prospects. It was old J. P. Morgan himself who told Congress that character was the real basis of all credit. Precisely; and character is all that the young couple have as the result of the investment by their parents of something like an average of \$37,000 in the nurture and education of both of them by the time they reach 18. Often the investment stands more nearly \$100,000 for the pair of them! But they have more assets than character—they also have a known earning power, a known yearly income. They therefore must positively be regarded *as a going corporation* in our national industrial economy, and financed as such from the vast overflowing credit resources of our banks, which now scarcely know what to do with it, largely because the credit resources are not as yet scientifically coördinated and applied.

279. **A Specific Plan for Capitalizing New Homes.**—In plain business terms my plan is: that the "industrial banking"

corporations should make special provision and special contracts for the loan of money to be used in the financing of new homes. The Morris banks are even now arranging for making loans for instalment purchase use, and it will require no great ingenuity whatever to devise a special form of industrial loan for this particular purpose. The National City Bank of New York has already entered the field of loans to individuals without security. No more basically sound plan for general industrial prosperity and social welfare could be imagined than that of capitalizing new homes, new marriages, in order that the new establishment may be outfitted new in a genuine purchasing and scientific sense with modern equipment, quite as a modern business strives to begin with the newest and most labor-saving methods and equipment so as to have the best advantage in the conduct of its business, and produce the best results.

Under this plan a couple which could qualify as steady and serious intentioned would be able to secure a house, complete furnishings, even radio and an automobile, and the best labor-saving equipment, without being required to pay more than a very small initial sum. This burden would be amortized over a period of years, and possibly the credit risk shared by parents or friends as endorsers of the "paper." The control of the amount of this credit would be central, and the purchases would be made anywhere, so that "cash prices" rather than "credit prices" with high mark-ups would be used. In fact the method should not be looked upon as an "instalment" method at all; it should be looked upon as *capitalization of a new home*, and have the prestige and dignity of insurance or building loan methods.

280. Some Evils Arising for Lack of This Plan.—The present lack of such a plan is trending very dangerously to these social results:

- (1) delay of marriage, with its train of social evils.
- (2) the beginning of married life in comparative poverty, with the resulting dangers of disillusion, over-strained difficulties of adjustment, and divorce.
- (3) the trend toward living in small apartments, or rooms

rather than homes, in order to limit expenses, resulting in very much narrowed industrial purchases for the new family and a foreshortened conception of family life and family health. (4) the temptation to have the wife continue at work, and the resulting growth of dependence upon a two-earner standard of living, and the resulting difficulties when children come.

281. Downward Thrust to Lower Living Standards.—The bald fact is that the moment any young man marries, on his own earnings, he is automatically thrust downward to the next level below of living standards. The moment a baby comes there is an additional thrust downward to the *second* level below the pre-marriage one; and every time another baby arrives there is still another downward thrust, if income does not advance. Thus a young man living before marriage on the Moderate Level, may marry and sink to the Comfortable Level; may have a child and sink to the Minimum Comfort Level; may have another child and sink to the Subsistence Level, to the great hardship of wife and little ones at a time when the best of home equipment, food and care is required. This is social barbarism, and altogether unnecessary in a day when consumer credit is much better understood and reservoirs of capital filled to overflowing.

It would seem to me far more socially and industrially desirable if suburban homes or more spacious living quarters were possible at the beginning of marriage and a more normal and efficient home life begun immediately upon marriage. If the captains of credit wish to use our overflowing resources to real creative advantage, in a manner that will keep more factory wheels spinning and make more people happy and prosperous, because they are consuming goods at more nearly the American standard of living, from early married life onward, then the plan I have here outlined—or a better one—should be put in operation.

282. The Newly Married Household Vital to Sellers of Family Goods.—It is well known to advertising men, to merchandisers and to retailers that it is the *young* housewife who is most progressive, most eager to apply new inventions, try new foods, use more intelligence in family feeding, sanitation,

and more taste and style in clothes and decoration. At present, during their most alert mental period, we are unable to place enough money to spend in the hands of such young married women. This is industrial and economic stupidity, and should be remedied. The ponderous economic big-wigs and imposing captains of industry and finance who are blind to the plain domestic economy of this situation should be awakened. They should see their self-interest in this practical step toward greater family consumption; toward absorption of the capacities of our marvelous factories and scientific laboratories. It would not be difficult to set up tests of the seriousness and worthiness of the young couples who are applicants, and thus prevent abuse of the plan.

283. **The Two-Earner Family Standard.**—As a compromise with the conditions I have described here as seriously interfering with marriage, women have offered a brave solution of their own. They are insisting, in very large numbers, on *continuing at work after marriage*. We face here the wife's determination that the young family be far more comfortable and happy by means of this two-earner standard.

Twenty-three per cent. of the women working in cities of 25,000 to 100,000, and about 33 1/3% in the large cities are married, according to the National Industrial Conference Board.

And this in spite of the fact that in her latest official report Miss Mary Anderson, director of the woman's bureau of the United States Department of Labor, declares that married women workers face much prejudice and many injustices, with periodic agitations against permitting married women to work at all. She gives one reason for the rapid shift to the two-earner standard when she says that many married women are now going to work because the wages of large numbers of skilled and unskilled workers are below the health and decency standard when there is only one earner to a family.

So the percentage of married women workers is constantly increasing. Young women are saying to their fiancés—even making it a condition of contract—that they want to continue to work after marriage, at least for a period of time. They

are pleading that they be permitted to help make the start of married life less economically difficult,—fraught with psychological dangers as they realize this is, because of the lessening of man's traditional sense of economic responsibility.

This development could be possible only today with 11,000,000 women at work, for in earlier decades wives were untrained for any occupation, and even if they dreamed of so practical a solution as a two-earner family standard they were frustrated by their own economic incapacity. They turned their energies to petty and often ridiculous economies. The women's publications of that day are complete books of revelation concerning this pathetic situation. Articles on how to make a sugar barrel into an acceptable porch chair, or how to make their own soap out of kitchen scraps were common. Although the day of the apartment house was beginning, wives still over-elaborated their household duties rather than study principles of efficiency and time and labor saving. The epoch was one of penny saving for women in the brave but futile effort to make a one-earner family standard suffice.

Today the entire psychology is reversed. We are not in a "saving" but a "spending" era, and women have acquired enough economic insight into family economics to match man's insight into industrial economics and see that earning more and spending more makes far faster progress and family well-being than penny saving. It is a simple mathematical matter—the time and energy required to save 50 cents can often be used to earn \$2, if a person is competent and trained.

284. Wives Determined to Maintain their Level.—This is the new economic truth which woman has learned in respect to family economics, and she is capitalizing this knowledge. Woman is training herself before marriage to be an economic earner, and her motive is triple-plated. Not only is it the motive of easing the start in marriage, but it is also one of self-preservation, looking toward accident and change which might at middle age thrust her out into economic dependence. This was always the serious Achilles's heel of the one-earner family standard, bearing down bitterly on woman.

The third motive is frankly self-respect and self-indulgence,

for women are not content to be deprived during their best years, under the one-earner system, of the good things of life; to be thrust down one or two levels. Nor are they willing to be in the position of complete economic subjugation to man, as implied in the one-earner standard.

The two-earner family standard is therefore powerfully motivated from woman's side, although on the man's side there is a margin of difficulty, now gradually disappearing—a difficulty of tradition and psychology which is not to be considered lightly. Women are now in 537 out of the 572 occupations listed in the census; there are women blacksmiths, longshoremen, bricklayers and stone masons, and even lighthouse keepers and technical engineers.

I do not believe the two-earner standard is possible for a sufficient number to make it a generally feasible solution; therefore I insist that some plan of capitalizing newly married couples be worked out.

285. Is the Modern Family Permanently Adopting the Two-Earner Standard?—There are signs that this is the case. Women are enormously practical, and neither political notions of freedom nor personal ambitions to have careers are probably as powerful as the plain desire to have a larger family income, to attain the next higher level, such as is provided by a two-earner standard. To women the two-earner family standard of living spells more education for the children, more comforts, better clothes and better homes, at an age early enough to enjoy them and enhance the pleasure of living. This is true even of families on upper levels.

One reason why farmers and farm laborers are better off than all other classes studied, as shown by Dr. Willford I. King's new index comparing the costs of goods consumed, is that both farmer and farm laborer's wives are in a special sense economic earners, like the married city wives who work. Farm wives' earnings show in the avoidance of purchase of certain goods which they themselves manufacture. This was the manner in which all women in an earlier pioneer and rural era were economic earners. Being now distinctly an urban people, many women have discovered that it is as desirable

as it always has been in all ages, for the family economic standard to be a two-earner one. A good case can be made out that the one-earner standard is artificial, inadequate and unsound from many angles, and it may be the truth to say, further, that the general revolt of women, resulting in suffrage was not so much idealistic at its base as practical and economic. Women do not like to be parasites on men.

286. The Pressure on the Family Purse for Education.—The modern family not only finds itself in a tight economic place right after the wedding, but also when the children are at the age for higher education. Some time ago Chester T. Crowell, a well-known writer, analyzed the impossible financial situation which is created when a father, operating his family on a one-earner standard of living on a moderate level, tries to educate a brood of children. He proved in figures that in order to send his three or four children to college, an average father would need to strap himself to the wheel practically until old age, living in next-to-impossible economy to accumulate the thousands of dollars required for his children's college expenses.

Mr. Crowell was merely making the point that we have too optimistic an idea of a college education for everybody—a point on which great educators now agree. There were, however, far deeper implications in Mr. Crowell's irrefutable arithmetic. It made clear the doom of the one-earner standard of living in America and with it the doom of the old idea of home, wife and family. It long has been clear to sociologists that in America (despite sentimental political oratory) the individual is the unit, not the family. In an economic age, economics shapes even the family, and what we are now seeing is the clear determination of women, ever practical minded, to lift the family standard of living by means of a two-earner system whenever at all feasible or possible.

A year or two ago an anonymous father, writing in *The Atlantic Monthly*, described "the revolt of the middle-aged father" from the burden of supporting his offspring at college, and without quoting figures he presented the same picture as did Mr. Crowell. The truth is, however, that the

fathers have not revolted but that mothers and wives have bolted the one-earner standard.

There is indeed much to do to complete the task of "selling Mrs. Consumer," so that the Comfortable Level may be enjoyed as a standard of living for most of the people of the country. No task in America is greater or more thrilling.



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